


Conceptualisation of transnational remittances as social capital (re)production

The case of the Somali diaspora in Finland

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Master's Thesis
May 2012

 <div> HELSINGIN YLIOPISTO HELSINGFORS UNIVERSITET UNIVERSITY OF HELSINKI </div>		
Tiedekunta/Osasto – Fakultet/Sektion – Faculty Faculty of Social Sciences		Laitos – Institution – Department Economic and Social History
Tekijä – Författare – Author Nadezda Gorchakova		
Työn nimi – Arbetets titel – Title Conceptualisation of transnational remittances as social capital (re)production. The case of the Somali diaspora in Finland.		
Oppiaine – Läroämne – Subject Social Sciences		
Työn laji – Arbetets art – Level Master's thesis	Aika – Datum – Month and year 07.05.2012	Sivumäärä – Sidoantal – Number of pages 76
Tiivistelmä – Referat – Abstract <p>The purpose of this thesis is to explore the economic dimension of transnational engagement of the Somali diaspora living in Finland. It is suggested that the social aspect of transnational economic engagement constitutes a major force in creating and reproducing remittance practices as well as the internal diaspora structures. Another objective of this study was to show how the theory of social capital can be effectively utilized in the studies of transnational economic activities. Accordingly, the view of remittances as an act of investment in social networks, which, as a value-laden action, facilitates the perpetual process of social capital (re)production is proposed. It is further argued that social class should be considered in conjunction with gender and ethnicity as factors that lie at the centre of the cycle of capital reproduction.</p> <p>The empirical data was collected by means of semi-structured interviews. The target group can be described as educated and well integrated into the Finnish labour market Somalis that are living in Helsinki and its surrounding areas. With the purpose of enhancing the empirical analysis, two expert interviews were conducted. Both information in printed and online media and the snowballing method were used in order to draw the participants for this study.</p> <p>The research findings revealed how transnational diaspora ties are articulated and enacted in the view of social capital (re)production and remittance practices. The politicized issue of transnational diasporic activities constitute one of the dimensions that shape the way how the subjects in this research relate to diasporic social networks. The perceived dominant role of Somali women in managing transnational support systems called attention to the gendered aspect of social capital. Interestingly, the widespread perception of the scale of women's participation in remittance practices runs contrary to the existing statistics. Another crucial observation was that not all social ties are 'mobilisable', or can be draw upon at any time. In conclusion, it is advocated that more in-depth research on the gender aspect of remittance practices as well as on the nature of the differences between refugee and labour remittances, particularly in terms of social relations that determine them, could significantly enhance the understanding of the topic in question.</p> <p style="text-align: center;">Word Count: 22, 874</p>		
Avainsanat – Nyckelord – Keywords remittances social capital transnationalism Somalia diaspora immigration transnational engagement		

Acknowledgements

It is with pleasure to acknowledge the people whose continuous support and advice helped me throughout the process of completing this thesis. I remain grateful to my academic supervisor, Dr Katalin Miklossy, whose guidance and sound advice on research and writing was crucial for the timely submission of this thesis. Besides my supervisor, I am indebted to Christopher Gerry, Lena Näre, Marja Tiilikainen, and Anne Alitolppa-Niitamo for their insightful comments that inspired my research.

I am particularly thankful to my friends, Raluca Bianca Roman, Gabriel Rocha Belloni, and Ksusha Borstock for the encouragement and stimulating discussions that helped me get through difficult times. Last but not least, I would like to extend my special thanks to my beloved fiancé and the best friend, Piotr Drozd, for his enthusiasm, motivation, patience, and loving environment that help me grow individually and professionally.

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Preface

My academic research on diaspora remittances began with my keen interest in the multicultural societies of Nordic countries. Not until I arrived to Finland for the second year of my Master's programme did I realize how eclectic in terms of ethnic communities Finland might be. Finnish 'old' and 'new' minorities form an integral part of the society. For that reason, I consider transnational economic engagement of the Somali diaspora, which happens to be the main subject in my study, as one of the features that define the contemporary culture and society in Finland.

The question of why, after the long process of deliberation, my choice ultimately fell on Somali diaspora in Finland is rather easy to answer. Since I decided to approach the topic of transnational economic activities from the perspective of remittance practices and their embeddedness in ethnic social networks, Somalis appeared as a perfect study group. There are several reasons for this. Firstly, remittances to Somalia have been a subject of continuous interest on the part of academics and international bodies alike due to their unprecedented scale and keen interest that the global Somali diaspora seems to take in its homeland's affairs. Therefore, I was able to tap into a diverse array of sources for the purpose of my own research. Secondly, extensive and tightly-knit social networks that form the global Somali diaspora presented an opportunity to research social relations underlying remittances, which constitute the main focus of this thesis. Lastly, Somali community is the largest ethnic community coming from Africa and living in Finland – a fact that explains the high visibility of Somalis in urban public space as well as in the in public discourses around immigration and multiculturalism.

In view of the foregoing, by means of this research, I was able to combine my interests in Finnish multicultural society, refugee remittances, and diaspora studies.

Introduction

International migration produces a substantial flow of remittances between countries invisibly connected by immigrant networks. In 2006 the total amount of globally transmitted formal remittances was estimated to be three hundred billion US dollars (Vertovec, 2009 p. 105). By adding to that the approximation of unofficially transferred payments the total figure would increase by further billions of dollars. In Somalia remittances constitute the greatest share of capital inflow, which surpasses the amount of foreign direct investment, trade, and international development assistance (Hammond, 2010). Relatives and kin members that are divided in geographical terms stay nevertheless connected to each other by the means of transnational practices. Financial support that comes from those living abroad serves many other purposes apart from just being means of subsistence for families and individuals struggling for survival.

More than just money, remittances play an immense role in the transformation of societies on the recipients' end as well as shaping the lifestyle and wellbeing of immigrant communities on the opposite end of the remittance pipeline. The sheer scope of international money transfers draws the attention of authorities and international organizations, which directly acknowledge the potential of remittances in developing local economies. Armed with the available statistics, scholars attempt to measure and predict causal relationships around the duo of migration and development. In other words, the effect of remittances on individual households and even national economies is getting an ever increasing attention. Pushed to the sidelines as less visible and less subject to quantitative measurement, however, one can observe social relations that define, change, and reproduce the patterns of remittances.

The focus on migrant remittances as economic transactions, seen in the light of its benefits for economic development and income smoothing for households in developing countries, dominates the literature. Per contra, social relations underlying remittance practices receive less attention. The act of sending money home conveys a diverse palette of meanings for individual senders as well as immigrant communities at large, which influence the power play among contending forces in the diaspora and has profound effects on daily decisions that individual remitters take. Areas such as the intricate interplay of personal choices, freedoms and obligations, changing gender relations (as exemplified by the traditional role of male bread-winner being challenged),

conflicting claims of societies at home and abroad, to name just a few, deserve further investigation.

Migrants do not live their lives completely isolated from the diaspora. As argued by Anne Lindley (2007), knowledge on remittances seen from the diaporic perspective is rather limited. However, this information is crucial for understanding remittance dynamics and its effects on the daily experiences of immigrants, their structural and socio-cultural integration, and general well-being. Moreover, diaspora understood as a decision-maker, whose members jointly or/and individually decide on the direction and volume of remittance flows, is rooted in a complex net of social relations. Understanding the way how relations in the diaspora are interpreted and enacted by its members would be a major step forward towards a better comprehension of its transnational economic activities. I will clarify what I mean by the concept of diaspora, and diasporic perspective as a way of looking at remittance practices in *Chapter 2*.

Another point that deserves considerably more attention from the community of scholars on international migration is how a refugee background conflates with remittance practices. The nature of transnational economic activities articulated by refugees might vary from those of labour migrants. Individual experiences and meaning that it bears for refugees might also be quite dissimilar. A qualitative inquiry into this scarcely researched field might shed some light onto what it holds for a person with a refugee background to be a remitter and how it resonates with his or her daily life in the country of immigration. In my study I will focus on Somali refugees or, to be more precise, on the Somali diaspora in the context of the contemporary Finnish society.

Remittance relationships may represent different forms and levels of commitment among individual or group remitters and receivers on the other end of the remittance pipeline. In my research I endeavour to explore these complex relationships by arguing that all remittance relationships are embedded into complex migrant networks. Seen in that light, the act of sending money entails engaging directly or indirectly with the entire network, reinforcing it, and reproducing its norms. That is to say that the significance of migrant networks that affect the dynamics of remittances and the day-to-day experiences of migrants themselves should not be underplayed. In the following chapter I will argue that the theory of social capital, which was originally

introduced by Pierre Bourdieu (1986), can serve as a very useful methodological tool in understanding remittance practices and the corresponding social relations.

CHAPTER 1: RESEARCH METHODOLOGY

1.1. Positioning in the Research and Research Questions

1.1.1. Economic, cultural and social capital

Social capital is a capital captured in social relations. Originally introduced by Bourdieu (1986), social capital is believed to be contingent on group membership and mutual recognition of its symbolic value.

“Social capital is the aggregate of the actual or potential resources which are linked to possession of a durable network or more or less institutionalized relationships of mutual acquaintance and recognition – or in other words, to membership in a group – which provides each of its members with the backing of the collectivity-owned capital, a ‘credential’ which entitles them to credit, in the various senses of the word.” (Bourdieu 1986, p. 51)

It is noteworthy to emphasize that social capital is, *per se*, network-based. However, as it is sometimes confused in the literature, ‘social capital’ and ‘social networks’ are not interchangeable terms. Resources that constitute social capital are embedded into social networks and, hence, networks provide access to these resources (Lin, 2005).

Bourdieu (1986) foregrounds the plurality of the forms of capital controlled by various actors. He differentiates among *economic, cultural, and social capital*. The modes of existence of economic capital include money, shares, and other material items that can be institutionalized in the form of property rights. Cultural capital takes the form of educational qualifications and various cultural goods, and may be institutionalized in diplomas and certificates. Social capital, as already outlined above, lies in the possession of a durable network. Its volume depends on the size of the network of connections that can be mobilized for the sake of gaining a certain personal advantage. Social networks, in Bourdieu’s line of reasoning, do not emerge unconditionally but need to be gradually constructed through the medium of various

investment strategies (Portes, 1998). Therefore, networks become an object of investment with the returns accrued in either short or long term.

Taking the aforesaid into the consideration, I propose to extend the approach to investments into social network by arguing that the motives behind transnational remittances may transcend well beyond the materialistic expectations of future reciprocal transactions. As Mosutti (2004, p. 225) rightfully argues, the concept of *generalized reciprocity* can enrich the understanding of social exchange taking place in kinship groups. In close kin circles the failure to repay a favour does not, as a rule, entail any punitive measures or exclusion from the network. Thus, in this context, the social factor outweighs the materialistic one (Ibid.). I attempt to apply the notion of generalized reciprocity to the realm of transnational remittances. It is therefore that I suggest that remittance behaviour can be characterized by instrumental as well as altruistic motives.

1.1.2 The perpetual circle of capital reproduction

The economic, cultural, and social forms of capital define the status and possibilities of its holder in a society. It is important to note that all the three types of capital become meaningful only through the process of trading one for another (Siisiäinen, 2000). Bourdieu's (1986) suggestion that forms of capital are fungible is assumed to be one of the key insights into the nature of social capital. Indeed, a person can hardly create any kind of a durable social network without contributing material resources and applying cultural knowledge, which enables one to establish meaningful relations with others.

The process of exchange among various forms of capital feeds into the perpetual circle of capital reproduction.

“The convertability of the different types of capital is the basis of the strategies aimed at ensuring the reproduction of capital [...]” (Bourdieu 1986, p. 54)

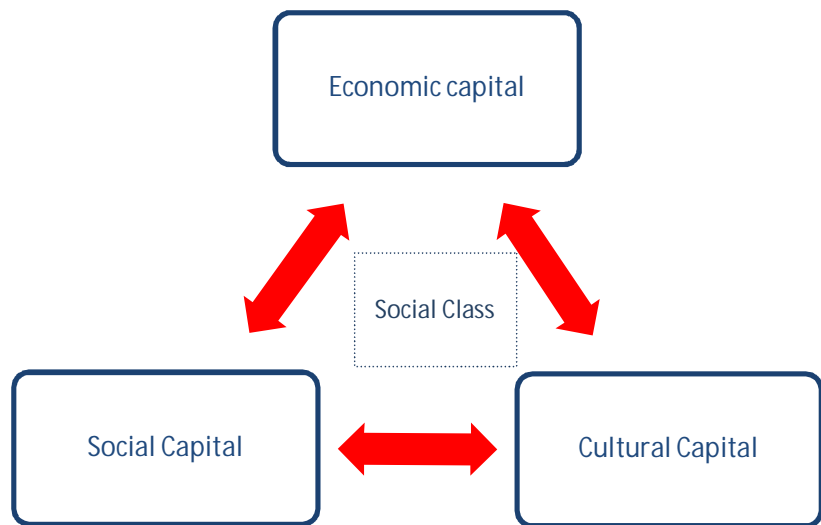


Figure 1: Fungibility of the forms of capital

According to Bourdieu (Ibid.), economic capital is at the root of all other types of capital, and the universal equivalent that can be uniformly applied to quantifying capital is labour-time. Bourdieu (1986) suggests that the concept of transferability of different types of capital was designed essentially as an analytical tool. The said tool is employed in the study of the social world in order to arrive at a better understanding of social class reproduction, which is defined in terms of access to resources. The author ties social and cultural capital into the overall picture of class reproduction so as to illustrate that class is being constantly reproduced not only through the transfer of economic resources, but also by means of resources conceived as social and cultural capital, and thus showing the complexity of class divisions (Cederberg, 2012, p. 61). Therefore, in this study, I place social class at the core of the circle as a critical predictor of the process of capital reproduction and as its primary outcome.

I employ the circle of capital reproduction in the original interpretation by Bourdieu (1986) as a general frame for the following analysis. I suggest, however, several contextual revisions in order to adapt Bourdieu's conjecture of social capital to the issues under scrutiny in this research. To start with, I problematise the distribution of resources, embodied in different types of capital, which take place between genders. It is believed in the traditional Somali society that 'good' women are supposed to organize their activities around their homes by taking care of children and carrying the burden of household responsibilities (Kleist, 2010, p. 189). Many of these women lack

even basic education and do not engage in paid employment. Relatively recently, however, following the civil war in Somalia and forced migration to Western countries, Somali women and Somali men got caught in the process of negotiating and re-establishing traditional gender ideals. Somali women entering Western countries as refugees or through family reunification programmes are believed to gain more than Somali men by virtue of institutionalized equal opportunities concerning access to education and, subsequently, employment (Ibid.). Based on this assumption, I put forth a hypothesis that, particularly in the context of Finland, where my study has been conducted, Somali women are provided with an opportunity to accumulate cultural capital embodied in received professional qualifications and education diplomas, and hence become knowledge-empowered change agents in the cycle of capital reproduction. As cultural capital can, in certain circumstances, be traded for economic capital, Somali women gain access to economic resources, some of which may be then allocated to remittances to support family networks back in Somalia. In this manner, the symbolic flow of remittances becomes an investment in social capital embedded in transnational social networks. Once again, I advocate for the re-conceptualisation of the notion of investment by arguing that material investments can bring immaterial returns, as shown in the circle of capital reproduction. It has to be borne in mind that returns on investment do not necessarily need to be 'in the same currency'. Expected returns on remittances may be seen as, for instance, an upgrade of social status, respect of the community, or a growing sense of self-worth. These final products of exchange lie in the social rather than the economic domain.

Secondly, I remodel the original theory of social capital by accounting for the ethnicity variable into the circle of capital reproduction. The primary purpose of this revision is to align Bourdieu's theory with the main focus of this study. Additionally, gender, ethnicity, and class all contribute to stratification of societies (Anthias, 2001). Thus, I believe that ethnicity factor will enrich and further problematise the social relations behind capital reproduction mechanisms.

For the reasons presented above and in contrast to Bourdieu's interpretation of social class as the principal element that forms and structures the social world, I modify the factors that affect the circle of capital reproduction by adding gender and ethnicity to its core.

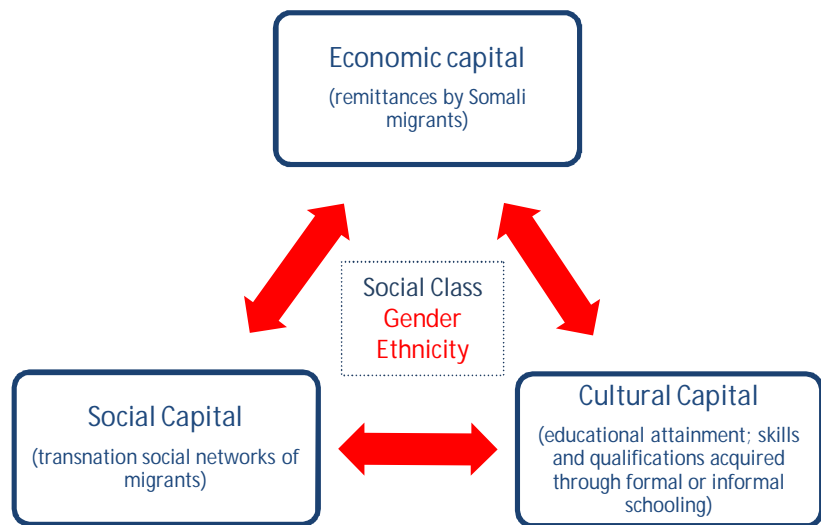


Figure 2: Revised circle of capital reproduction

As depicted in *Figure 2*, the factor of social class continues to play an important role in the revised circle of class reproduction since it brings into the focus the socio-economic status of Somali refugees in the Finnish society. Inequalities among migrants in terms of access to material resources can be in part explained by the disparities in social and cultural ‘baggage’ that they immigrate with (Cheong et al, 2007). In other words, previous background may seriously affect the ultimate position of an individual in the socio-economic hierarchy of the receiving society. For that reason, I believe that the factor of economic capital endowment, expressed in terms of social class, can affect the individual capacity for transnational economic activities, which are clearly reflected in the scope and dynamics of remittances.

1.1.3. Remittances as an act of social capital reproduction

From the neoclassical perspective sending remittances is typically regarded as a pure economic action. Its determinants, however, might reach beyond solely economic calculations. Academic contributions to economic sociology have reinforced the accumulated knowledge on economic action by introducing the concept of social capital. The essence of the notion is based on the importance of structures and dynamics of

social networks, which is in stark contrast to the neoclassical focus on the individual goal-seeking behaviour (Portes & Sensenbrenner, 1993).

What makes remittances an act of social capital (re)production? According to Bourdieu's (1986) line of reasoning, remittances might be understood as an act of transferring economic capital into social capital, with money being invested into social relations that are, for a certain reason, valuable for the remitter. Portes and Sensenbrenner (1993) identify four types of economically relevant expectations shared by the members of a collectivity that create and shape the social capital contained in it.

Value interjection, one of the sources of social capital, emphasizes the moral conditioning of economic action. The stress on the underlying moral order extends the understanding of economic transaction beyond profit-seeking behaviour. To transpose it to remittance practices, an individual acts upon what she or he deems to be a moral duty. This value-laden behaviour produces social capital that a given community draws upon as a resource. The second source is formulated as *reciprocity transaction* and, in contrast to the previous one, allows for individual selfish behaviour. In a social life where material items, information, and immaterial valuables are exchanged one for another, economic agents will engage in a transaction if a similar favour is received in return. As far as remittances are concerned, money is being sent and received not only as an expression of a moral duty, but also as a means of repaying past debts or in expectation to switch roles with a receiver at some point in the future. The next two sources of social capital, namely *bounded solidarity* and *enforceable trust*, pertain to the group-oriented behaviour. In this case, the existence of social capital is conditioned by the common awareness of adverse environment a group finds itself in and by the subordination of individual freedoms to the collective good in anticipation of future personal benefits (Ibid.).

In line with the above-mentioned theoretical considerations and based on a thorough review of the pertinent literature, I formulated the following three research questions:

1. In what way are transnational diaspora ties articulated and enacted with reference to social capital (re)production and remittance practices?
2. What are the perceived gender differences in assuming the role of a remitter and how do these gender roles transform into social capital (re)production?

3. How does refugee background conflate with the social relations that undergird remittances?

1.2. Data Collection and Data Description

The nature of the research questions outlined in the previous section necessitates incontestably a qualitative inquiry. Interviewing presents itself as the most suitable method since investigation of individual choices and meanings attached to them is best discussed and constructed through the dialogue between an interviewer and an interviewee. According to Steiner Kvale (2009), an investigator is working with words and not with numbers, with the purpose of obtaining various accounts of an interviewee's experiences lived in her or his own life's world. My investigation, therefore, is designed to be both descriptive and exploratory in nature.

I collected the data through semi-structured interviews that were conducted in the autumn and winter of 2011-2012. In total ten interviews, with the average interview time of around forty five minutes, were conducted. As a rule, I started off by introducing the topic of my research project, asked if there are any questions regarding the purpose of the study, and proceeded with questions in accordance with the interview guide. The said guide is based on thematically grouped, open-ended questions. At the times when I felt that it was difficult to follow what a respondent was saying I asked for clarifications. Furthermore, I used a method of second questions in order to encourage the interviewee to give a more elaborate description of a particular life situation, and in order to achieve a better understanding of a particular, unfamiliar to me, way of thinking. In order to protect the privacy of my respondents I changed their names and hence in the interview analysis they appear under pseudonyms. Even though the main language of the interviews was English, some of my respondents used Finnish when they could not find a proper equivalent in English.

The target group may be defined as educated and fully integrated into the Finnish labour market Somalis living in Helsinki and its surrounding areas. The unintended common feature of my informants was that they all arrived to Finland in a short time span of five to seven years in the late 1980s and early 1990s, either as refugees or through family reunification programme. This time frame coincides with the

large Somali immigration wave into Finland as a consequence of the brutal civil war in 1988 and the collapse of the Somali state that followed in 1991. The ages of the interviewees ranged from mid twenties to early forties.

In addition to the target group, I carried out two expert interviews that were used for the purposes of empirical analysis and in the concluding discussion of research findings and possible theoretical implications. One of the experts, who kindly agreed to participate in my study, was Anne Alitolppa-Niitamo (Ph.D.). She is the chair of the Multicultural Center of Expertise at The Family Federation of Finland (*Väestöliitto*) that promotes the values of an equal and multicultural society. The second of the aforementioned experts, Maryan Abdulkarim, was employed at the time of the interview in the Multicultural Center of Expertise in the capacity of an expert in multicultural affairs. Owing to the fact that she is originally from Somalia, the interview material was considered as representing both the target and the expert sample.

Information from printed and online sources, further enhanced by the snowballing method, were used as the primary means for selecting participants for my study. Interestingly, respondents drawn through the snowballing method proved to be the most informative and frank. I attribute this fact to their non-engagement in public debates and other open appearances. By contrast, those respondents who are well-known activists in their field seemed to limit themselves to ready-made and, as a matter of fact, rather general statements.

In general, it should be noted that the resultant interview material is biased in favour of urban, middle-class, and professional backgrounds. Gender balance was rather difficult to achieve owing to the lesser visibility of female Somalis in public discourse and their apparent reluctance to talk to an ‘outsider’. Notwithstanding these difficulties, four out of ten of my target group interviewees are women.

Lastly, I consider it relevant to underscore that I did not seek to generalize the results of the study to the wider Somali population living in Finland or other countries. Nevertheless, the qualitative nature of the analysis allows me to make some informed observations on the nature of social capital in the individual case of Somali diaspora in Finland, its relation to remittance practices, and the changing role of remittances in the process of social capital reproduction. Though not without shortcomings, this study can be used as an example of how to apply social capital theory to diaspora studies, as well as to any other investigations into remittance practices of refugee communities from a diasporic networks perspective.

1.3. Ethical considerations

“An interview inquiry is a moral enterprise [...]”

(Kvale, 1996, p. 109)

At the beginning of each interview I informed the study participant that confidentiality of the information they provide is of topical concern and constitutes a priority for me. I strived to be as transparent as possible by making available the interview guide to the interviewees, explaining why I asked for certain information, and in what format it would eventually appear in my thesis. I am very grateful to Marja Tiilikainen, Postdoctoral Researcher at the University of Helsinki, who drew my attention to the fact that I might run into the risk of infringing privacy rights of my informants by disclosing their occupational details. Owing to the fact that the Somali community in Helsinki and surrounding areas is relatively small, individuals who hold particularly visible posts in public affairs, community work, health-care sector etc., are widely known in Somali circles, as well as in the wider circles of the Finnish society. It is therefore that I limited the information at hand about my informants to the basic facts which are directly relevant to the analysis.

In this thesis, I adopted Kvale’s approach to ethical research, who distinguished among scientific responsibility, relation to the subjects, and researcher’s independence (Kvale, 1996, p. 118). The responsibility of a researcher to safeguard his or her informants’ right of privacy is to assess beforehand the possible ramifications that future research findings might have for the individuals participating in the study, and also for the wider social group that they belong to. I did my best to comply with this recommendation. In addition, I continuously reflected on the nature of my relation to the subjects, trying to make it as balanced and as impartial as possible. Finally, I devoted extra effort to maintain a professional distance to my informants and to report the findings from my own independent prospective instead of letting the views of the interviewees influence the research results.

I have been keeping in view the abovementioned ethical issues throughout the research project, including the planning stage, the interview situation itself, and the analysis and reporting part. It doubtlessly influenced the way I designed the interview

guide and, subsequently, reported on the sensitive issues that emerged during the interview process.

1.4. My role in the research and the limitations of the study

I constantly reflected on my role in the study as an individual with a certain cultural and knowledge base, which might have had a bearing on the direction this study has taken. It is important to note, however, that, despite the above precautions, my position as an outsider to the Somali diaspora affected to some extent the level of trust with which my informants might have approached my inquiry. Personally, I experienced myself as an outsider on multiple levels.

On one of the levels I consider myself to be a cultural outsider who is not fully familiar with internal norms pertaining to this particular ethnicity. Concerning the religious aspect, since I do not have a Muslim background I had to deal with the risk of overlooking or oversimplifying the interpretation of some arguments that could come from a certain religious context. Also, as the values of gender equality are not uniformly accepted among the Somali diaspora, where women and men have rigid ‘traditional’ roles in the society, I felt that in some aspects my research did not meet with sufficient support from my male informants. When faced with this kind of limitations, I sought to emphasise my status as a researcher.

Secondly, I felt as an outsider in terms of not being part of the Somali refugee history. Since I could hardly imagine the hardships that some of them had had to go through, I faced the difficulty of grasping in its entirety the personal experiences my informants as refugees, who belong to the ‘victim’ diaspora (Cohen, 2008). However, I attempted to express empathy and understanding of their experiences. This also applied to the exploration of meanings that the refugees attach to their transnational engagements, in particular, to the socioeconomic action of remitting money.

It should be acknowledged that my role in the research as an explorer of a foreign culture, remittance practices are part of which, also presented itself as an advantage. Due to the fact that I am not of Finnish origin, power relations defining the interviews unfolded in a different way than they most certainly would if I were a Finnish national. I was often perceived as a representative of the Russian immigrant

group and was not deemed to be in the position to judge the conformity of the Somali way of thinking or acting to the mainstream societal values. I believe that the experience of ‘otherness’ that we shared instilled a certain level of trust in our respective relationships.

CHAPTER 2: SOCIAL CAPITAL, REMITTANCES AND DIASPORA

2.1. Somali diaspora in Finland

The word diaspora (from Greek *διασπορά*) literally means “scattering of seeds” or “dispersion” and denotes transnational movement and ties (Anthias, 1998). Wahlbeck (2002, p. 222) suggests that diaspora defined as a ‘transnational social organization relating both to the country of origin and the country of exile’ provides a better grasp of the social reality refugees live in. However, in the postmodern discourse the research focus has shifted from ‘roots’ to ‘routes’ (Anthias, 1998).

To avoid confusion with multiple interpretations of diaspora, which in contemporary academic discourse came to denote any ethnic group living outside its homeland that forms more or less homogeneous community visibly different from the host society, I will focus on the conceptualization of diaspora suggested by Safran (1991). Thus, a diasporic group can be described as a ‘triadic relationship’ among:

1. “a collectively self-identified ethnic group in a specific context”;
2. “globally dispersed group’s co-ethnics”;
3. “a country of origin or a local context where diasporic members came from.”

(Safran, 1991)

Cohen (2008) classifies African diaspora as a *victim diaspora* by pointing out to the critical ‘break events’ that describe the varying histories of African peoples. The label of a *victim diaspora* is usually produced through self-description and construction by others in terms of a victim (Ibid.). Due to its long history of displacement following the violent conflict in 1991 Somali diaspora, as a part of the wider African diaspora, has been victimized publicly as well as within its inner circles.

Common experiences of struggles in the face of adversity resulting from immigration and integration in a new country are believed to instil in immigrants, and particularly in refugees, a unique sense of unity that has been described as *diasporic consciousness* (Clifford, 1994) . The experience of living in a diaspora can also be referred to as *double consciousness* (Dayal, 1996). It emphasizes the fact that diaspora is oriented towards the homeland as well as towards the country of immigration or asylum. Arguably, this kind of diaspora double consciousness plays an essential role in directing cross-border activities.

As *not* diaspora studies but rather remittance practices embedded in the diasporic context are the primary focus of the thesis, I will restrict the definition of the concept to the brief introduction above and will proceed with the particular case of the Somali diaspora in Finland.

It is estimated that there are sizeable settlements of Somalis in at least 60 different countries globally. Owing to this fact Somali community is believed to be one of the most dispersed communities in the world. What significantly differentiates Somalis from other classic diasporas being subject to forced dispersal due to a violent conflict or other types of adversities is that in case of Somalia there is no external enemy *per se*. Since Somali groups are regarded to be exceptionally homogenous in nature, the civil war that led to the mass exodus of the population took place along the clan lines and not among different ethnic groups (Pirkkalainen, 2005).

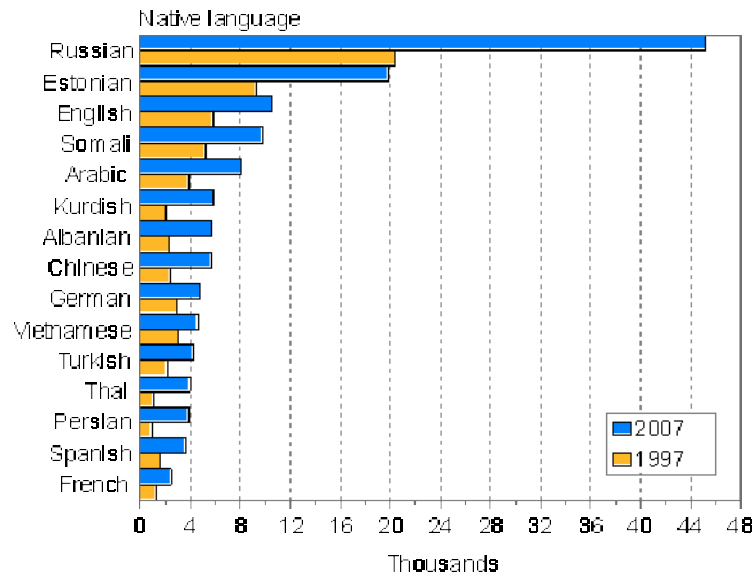


Figure 3: The largest foreign-language groups in Finland 1997 and 2007
(Source: Statistics Finland)

In the Finnish context, Somalis are considered to be the fourth largest group of immigrants and the largest ethnic community coming from Africa (Pirkkalainen, 2009). In *Figure 3* one can see the 10-years changes in the size of the population with Somali as a native language that is living in Finland. Judging by the statistics, the numbers doubled between 1997 and 2007.

In 2010 the Somali foreign-language group made up 12,985 persons (Statistics Finland, 2010). Youth and children are overrepresented in the demographic distribution of the Somali population in Finland (see *Figure 4* below). Refugee families living in exile are typically smaller in size than in the country of origin due to incidents of death of one or more family members during the violent conflict in Somalia. A considerable number of children under the age of eighteen arrived as unaccompanied minors and are said to have spent some time in institutions prior to entering Finland (Alitolppa-Niitamo, 2002).

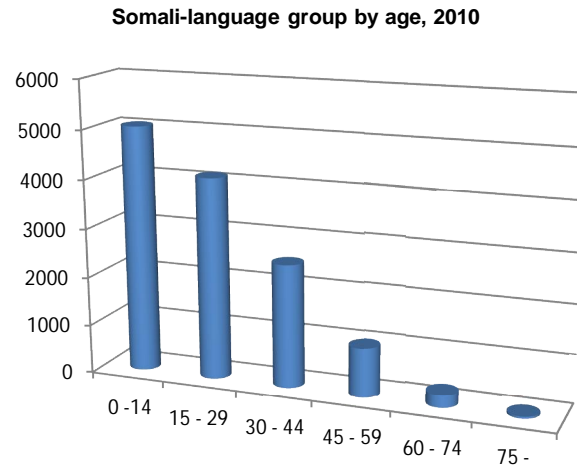


Figure 4: Somali-language group by age, 2010 (source: Statistics Finland)

The largest wave of Somali immigration to Finland took place in the late 1980s and the beginning of 1990s. A large share of asylum seekers arrived through the Soviet Union because Finland used to be the only Western country with which it had a common border. Moreover, after the collapse of the Soviet Union, the country was not able to host Somalis any longer - a fact that eventually led to their mass exodus. Somalis arriving to Finland from the early 1990s onward form the largest ethnic group of asylum seekers. For that reason, the said large-scale and continuous in-migration of Somalis into Finland is considered to be one of the hallmarks in the immigration history of the country (Alitolppa-Niitamo, 2004).

One of the cultural traits that unifies Somalis living in different parts of the world is religion since approximately 99.8 per cent of the population is Muslim (Pirkkalainen, 2005). Clanship is another important constituent of Somali identity. The traditional Somali society is organized along the clan lines with six main clan families at the core: Darood, Dir, Hawie, Isaaq, Digil and Rahanwein, and numerous sub-clans adjunct to them. Traditional extended Somali families are large in size and involve grandparents, cousins, and, in some cases, close friends (Ibid.).

2.2. Remittances and hawala agency as a network of trust

2.2.1. Hawala or xawilaad

Xawil is a Somali word, which has its roots in Arabic language with *xawilaad* being a Somali rendering of hawala. It is commonly interpreted as the ‘transfer of debt’ and understood in terms of money or responsibilities. It can also mean ‘trust’ pertaining to personal ties and relationship of trust between a customer and a remitter (Glushchenko, 2005). Hawala or *xawilaad* is a largely informal remittance transfer system which is ran and used predominantly, but not exclusively, by Somalis (Horst, 2004). Hawala has been hailed as ‘an illegitimate child of financial system, a lubricant for business, a frictionless system, and a banking system for the poor’ (Glushchenko, 2005, p. 29).

The process of money remittance through hawala unfolds in the following way. The system is operated by a network of dealers, or hawaladars, who, after having received a payment instruction, get in touch with their partners at payment destinations with the request to pay out an agreed sum of money. Normally, the partners will eventually settle the outstanding debt at a later point in time. Seen in the light of the aforesaid, the transfer involves movement of debt value, rather than actual money. Relationships between hawaladars operating from different locations are based solely on mutual trust (Vertovec, 2009). Trust is usually built around family, clan, or business networks (Lindley, 2005). An undeniable benefit of this mechanism for its users lies, firstly, in a very low commission, which, on average, constitutes 5 per cent of the amount and is accompanied by discounts during the holy month of Ramadan. Secondly, by virtue of the system’s deep embeddedness in ethnic networks, one does not need to know the address of the recipient to deliver the payment. Clan name is used as a personal identification in Somalia and serves as a postal address (Hammond, 2011).

Hawala companies have had a long history of reliance on clanship connections with regard to managing money transfers. In the past hawala money transmitters were hiring people almost exclusively from their personal clan networks in order to ensure loyalty. As maintained by Lindley (2010), previously, it was seen as a necessary measure to counter the internal threat of employee opportunism. Staffing hawala companies with one’s clan members was also seen as a sign of support to kin networks. Subsequently, business contacts were established also outside clan networks to provide for the expanding business (Ibid.).

As shown by the literature overview, the history of *xawilaad* has not been clearly articulated in the existing body of research on migrant remittance practices. Some authors claim that it dates back to the period of ‘oil boom’ in the Gulf States, a region in which, at this time, a significant number of Somali economic migrants were concentrated. According to this view, Somalis who engaged in cross-border trade used to collect money from Somali migrant workers to purchase goods destined for further sale in Somalia. After the commodities were successfully sold the money was handed over to migrants’ families in Somalia who exchanged it into the local currency. This intricate symbiotic relationship between cross-border trade and migrant remittances, pursuant to this line of thought, used to exist only in the context of the Arab states of the Persian Gulf. However, following the civil war and the collapse of the state in Somalia, *xawilaad* evolved into a transnational remittance transfer organization with strong presence on the African continent, in the Middle East, and in the Western countries where Somali diaspora settled (Horst, 2004)¹.

Having said that, the experts do agree on the fact that the phenomenon of hawala has evolved into a remittance transfer system, which was given rise to by the need of displaced Somali refugees to support their families and kin members at the country of origin. Thus, the geographical patterns of hawala transfers are shaped by unidirectional flows of money from developed to developing countries. Since the country’s financial system was completely obliterated as a result of the violent civil war, hawala money transfer system turned out to be the only remaining feasible option to remit money to Somalia.

In the contemporary context the hawala system has been undergoing a process of continuous change towards increased formality and in view of intricate banking regulations introduced in developed countries (Lindley, 2005). After the 9/11 drama in New York the Financial Action Task Force (FATF) issued specific regulations to combat terrorist financing, and hence exercising political and economic pressures on non-compliant countries. While before 9/11 a distinction was made between ‘white hawala’ and ‘black hawala’ practices, which implied different levels of formality of the hawala system, after the terrorist attack it has been principally viewed by Western banking regulators as serving illegitimate purposes. While some hawala operators

¹ According to a different perspective, the hawala phenomenon might have first appeared many centuries ago with merchants travelling along the Silk Road. Some experts claim that its roots can be traced back to the ancient Egyptian system of loans, while others believe that it is no less than seventy eight centuries old with its birthplace in Hindustan (Glushchenko, 2005).

ceased to exist, others moved towards ‘professionalization’ and compliance (Lindley, 2010).

Drawing on the work by Portes (1995, p. 25), I argue that the incorporation of the hawala money transfer agency into Western countries can be best described in terms of structural and relational embeddedness. By structural embeddedness the author understands the limits and possibilities offered by polity and society in the country of incorporation. Relational embeddedness, on the other hand, stands for the benefits and constraints that affiliation with the given ethnic social networks might create.

Moving towards the Nordic context of incorporation, in some countries (e.g., Norway), the remittance agencies face particularly tough regulatory measures. Since none of the hawala agencies hold sufficient capital to comply with the registration and licensing requirements, sending money through hawala has become illegal in the aforesaid country (Tharmalingam, 2011). For that reason, structural embeddedness of the money transfer agency in Norway is characterized by a hostile environment that realizes itself in economic pressures. In other Nordic countries, the agency has developed differently, in line with local regulatory and societal constraints. In Finland, for instance, the hawala agency called Dahabshiil has become very diligent in its operations to comply with the local regulatory environment.

Relational embeddedness of hawala can be articulated in terms of its association with ethnic social networks. As outlined above, hawala agencies used to be organized, and some might still be, along the lines of clanship in order to uphold its moral code of trust and mutual interdependency. Close relationship between the customer and the remitter adds to the relational embeddedness of the company in the social field.

As mentioned above, trust realized in mutual loyalty between hawala operators and hawala customers is believed to be embedded in family, business, and clan social networks. In my understanding, considering the way how hawala agents are thought to settle their outstanding debts, and taking into account the high loyalty towards regular customers, the money transfer agency can be referred to as a trust network. The global web of hawala agencies serving the diaspora’s needs is therefore a manifestation of social capital reproduction through a continuous flow of remittances facilitated by trust relationships.

In conclusion, it should be stressed that the concepts of trust and clan with reference to the hawala money transfer agency seem to overlap. Therefore, I suggest that the concepts should not be viewed separately from each other. Clan affiliation, as a rule, implies relationship of trust, and trust is often, but not always, tied to clan networks. The complexity that is embedded within these two concepts is difficult to overestimate and, perhaps, it should be best investigated on a case-by-case basis.

2.2.2. Refugee remittances

In the absence of a functioning state with institutionalized financial system, remittance companies are the only existing money operators in Somalia. Coming from roughly a million Somalis living in diaspora abroad, remittances constitute a major socio-economic force and amount to one billion US dollars annually. Providing for the everyday needs of around one third of the population, remittance business is a genuine backbone of the national economy and a safety net in the absence of a social welfare state (Waldo, 2006). While considering the significance of remittances in the macro-economic prospective as well as for individual households and kin networks, it is important to explore the social relations underlying these cross-border activities.

The social fabric of transnational economic activities is essential for understanding remittances in terms of social capital reproduction. With regard to refugee experiences of remitting, motivations and obligations that affect flows of capital may both differ and partly overlap with those of labour migrants. Forced migration background is a major reason for the disparities in remittance patterns between labour migrants and refugees. Refugees forcibly leave their countries driven by personal security considerations rather than for the purposes of profit maximization. Paradoxically, however, quite often they become remitters at a later stage. Before a refugee becomes an economic agent that is actively engaging in transnational economic activities a considerable amount of time may elapse since the original arrival into the country. For some refugees remittance history starts with a particular incident back in the home country. Some, conversely, start remitting shortly after their arrival by drawing on sources such as social benefits or unskilled employment. Refugees do not remit money solely to their homelands as their dependants can be displaced across

different developing countries. One distinctive feature of refugee remittances is that the intensity of money flows does not usually decrease during the times of economic downturns even though it is widely believed to be the case for general migrant remittances (Lindley, 2007). The rationale behind refugee remittance practices is diverse and may simultaneously constitute the source of social capital, spanning from moral considerations to instrumental motives, such as expectance of reciprocal favours.

However, recognition of refugees as economic actors is a rare phenomenon. As argued by Horst (2004), while labour migrants are commonly viewed as an economic element of international migration, refugees are assumed to form the political element. Nevertheless, overlooking the agency of refugees in directing economic resources is equivalent to denying their significant transnational engagement. In what way do refugees draw and influence upon their transnational social networks when remitting and what is their role in social capital reproduction in the context of diaspora are all questions that require further investigation.

2.3. Remittances and women agency: empowered and networked.

“Remittances are the glue that holds many families together.”
(Hammond, 2010)

Women’s participation in the creation and reproduction of social capital is a largely under-researched area. Whereas social capital, economic capital, and cultural capital coexist in a gendered social field, the implications of this are not entirely clear. A better understanding of the nature of the interaction between gender and social capital is needed since one-size-fits-all approaches to social capital do not reflect the reality of the dissimilar experiences of men and women. It is assumed that the disparity in men’s and women’s perceptions of their contributions towards the creation of social capital is one of the topics that has not been sufficiently addressed in the relevant body of research (Healy, Haynes & Hampshire, 2007). Based on this assumption, I attempt to shed some light on the women’s agency in social capital reproduction by looking at remittance practices. The particular focus will be on the individual perceptions of women’s contributions.

The traditional Somali society is often portrayed in the literature as patrilineal and patriarchal where each person knows his place in a rigid hierarchy of social relations. Gender relations are defined in terms of idealistic concepts of a 'good man' and a 'good woman', which imply different roles and statuses. Accordingly, male role is the role of a breadwinner, whereas the role of females is, generally, limited to domestic activities. However, these are just the model types and gender relations in the homeland as well as in the diaspora are in reality far more complex than that (Kleist, 2010).

Following forced migration from Somalia, life in exile fosters the renegotiation of gender ideals. Exposure to norms and practices in the country of immigration affects the way how gender is practiced in ethnic communities. The process of integration in Western welfare states often occurs at a different pace for Somali men and women. Whereas women are thought to exhibit high levels of adaptability to the demands of the hosting society, men quite often experience a certain loss of social status. The conflation of unemployment, dependence on social benefits, and lack of recognition is believed to be tougher for Somali men than women. In a study by Kleist (2010), Somali men described Denmark as a 'ladies' country' owing to the fact that welfare support systems in Nordic countries are seen as partly substituting the role of male as a breadwinner. Given that women and children are often the main recipients of social benefits, shifts in economic power beget reversals in social positions. Furthermore, thanks to the equality of access to education Somali women are given the opportunity to accumulate cultural capital institutionalized in education degrees and diplomas. Accrued cultural capital can subsequently be traded for economic capital by means of exchanging skills and knowledge for wages on the labour market.

Alongside the increasing role in the decision-making process on the level of households, Somali women are seen as seizing more power within transnational kin networks. According to Lindley (2007), the gender profile of remitters to Somalia has noticeably changed in the post-war period. Before the outbreak of the civil war young male migrants were the main actors with regard to supporting their respective families back in Somalia through regular remittances. However, following the opening of opportunities for asylum in Europe and North America, women (and children) on par with men started fleeing the violent conflict. Having become part of the transnational Somali diaspora, they started sharing previously exclusive obligation of males to provide for the needs of their families left in the homeland. Exposed to economic

activities outside the household, women gradually came to be regarded as ‘better’ remitters than men (Lindley, 2007). These perceptions, however, are not corroborated by empirical data. As indicated by the World Bank, in 2004 men constituted the majority of senders with 53.2 per cent of the total share of estimated remittances being sent by males (Shire, 2006, p. 24). Nevertheless, the feminization of remittances does take place in relative terms. Even though men still send more in absolute terms, it is crucial to acknowledge the manner in which women establish their breadwinner role, which runs directly counter to traditional Somali culture (Lindley, 2007).

The perceived reputation of women as reliable and regular remitters can be observed in family decisions concerning international mobility. Financing travel expenses of a relative is commonly viewed as an investment strategy with future returns on ‘investment’ coming from overseas remittances. Therefore, it is crucial for the future wellbeing of a family to sponsor the ‘right’ person who is more likely to become a reliable and regular remitter. On these grounds, the decision about relocating a family member is often negotiated within extended family networks. Since women are frequently believed to be more ‘dutiful’ family members, sometimes they have better chances than men in securing the financial backing of the family (Al-Sharmani, 2010). This observation seems to support the increasing subjective awareness of the female domination in remittance practices.

Seen in the light of social capital theory, cross-border remittances can be pictured as the glue that holds families and transnational communities together despite physical distances that separate them. The circulation of capital in Somali transnational families strengthens the existing social ties and reinforces the sense of community (Hammond, 2010). The increasing numbers of women who support their kin networks through remittances assume the role of key agents in the process of capital reproduction. As argued by Hummond (2010), women derive a number of personal benefits from their acts of transnational family support. In view of the fact that the traditional Somali identity is closely related to clan, sub-clan, and family ties, Somali women feel that they are gaining more social recognition in the community and, by being able to provide for the needs of their extended families, they upgrade their social statuses (Ibid.).

While considering the importance of women’s agency in social capital reproduction and the feminization of remittances, it should be taken into account that not all Somali women assume an active role in sustaining transnational households. Still, a large share of Somali women living in diaspora stay at home taking care of household

duties (Tiilikainen, 2003). In these circumstances, their participation in capital reproduction seems to be rather limited.

2.4. Negative social capital

The literature on social capital is generally biased towards its positive effects. Social capital is believed to bring numerous benefits through membership in social networks, and sociability is commonly seen as a positive feature. On the other hand, social capital may have less desirable consequences for those who possess it. On its negative side, social capital can be seen as a rather conservative force (Ram, Theodorakopoulos & Jones, 2008). To paraphrase, those who lack economic or other types of capital may turn instead to their social equivalent and use their networks to generate personal advantage. This phenomenon can be easily illustrated by the example of ethnic entrepreneurship where immigrants find employment with their co-ethnic businesses as they lack the education or other cultural skills in order to find more challenging job opportunities on the open labour market.

Portes (1998, p.15) identifies four further negative consequences of social capital: exclusion of outsiders, excess claims on group members, restrictions on individual freedoms, and downward levelling norms. Social capital generated by a certain group brings economic advantage to its members - this may, however, lead to the exclusion of outsiders who cannot profit from the beneficial treatment of that group. An example that duly illustrates this point is the phenomenon of the so-called China Towns which are situated in major metropolitan centers of the Western world. These tightly-knit communities generate advantages for its members, such as access to resources or employment, but at the same time they bar outsiders from entering their world. As rightfully noted by Tilly (2007), tight social networks create boundaries that are very difficult to trespass.

The negative consequences of excess claims are easily discernible in the case of Somali remittances and coping strategies that Somalis develop in order to avoid excessive claims on their personal income. Hammond (2010, p.126) describes transnational Somali networks as 'webs of obligation'. The respondents in her study reported that they regularly spend virtually half of their monthly income on remittances

to relatives and clan members in Somalia. They often feel overloaded with regular claims on their money coming from remittance recipients and complain that in Somalia people cannot grasp how difficult it is for immigrants to earn their living, and that they have to struggle to make ends meet.

Members of a certain community may enjoy high levels of social capital, but, at the same time, they have to cope with demands for conformity. In the case of transnational Somali support systems that are enacted through remittances, the failure to support one's family may bring disgrace upon that individual. A 'failed' remitter is destined to lose the respect of both those whom he or she refuses to support and the members of a local diasporic community as it might be difficult to 'escape its watchful eye' (Hammond 2010, p.141). Thus, a failure to conform to cultural values or to meet certain expectations, for instance, embodied in remittance obligations, may lead to disrespect or even expulsion from the 'exclusive' community circle.

Downward levelling norms work for the benefit of maintaining social status of a certain group even though this entails preserving their disadvantaged position in the society. As suggested by Portes (1998), this phenomenon occurs when a certain group suffers from social segregation and adverse conditions.

Furthermore, the point about social valuations of networks deserves more scrutiny. Anthias (2007) suggests that some negatively functioning networks may in fact prevent its members from pursuing advantage based on the membership in these networks. The said situation occurs if a social network, for example, a migrant network, is disrespected by the mainstream society. In this case, any affiliation to this network may bring disadvantages to its members, prevent social mobility, and reduce the chances of an individual to succeed in the labour market.

2.5. The question of mobilisability

It would be a rather broad generalization to assume that social capital can be found in all social relations without accounting for the fact that not all social ties in a social network can be used for generating personal advantage. In the case of the Somali community in Finland, it is a rather faulty approach to presume that all Somalis are equally engaged in remittance practices or all of them feel to be a part of a transnational migrant network.

While some of them genuinely feel morally obliged to send remittances and enjoy to some extent the reciprocal support from their network, others, on the other hand, prefer to mix with the mainstream society and not to be associated either with other Somalis or with any kinds of diasporic activities, including remittances.

Floya Anthias (2007) suggests that the concept of social capital should be restricted to ‘mobilisable’ social ties and networks. It should be clarified, however, that ‘mobilisable’ denotes being potentially usable for pursuing social advantage. Put differently, and pursuing Bourdieu’s way of reasoning, social ties and networks are mobilisable if they can be traded for other types of capital. To illustrate, one can imagine two families living in Somalia, both of which have relatives living abroad. One of the families receives remittances from overseas, while the other does not. The family that does receive any financial support from the said family members has mobilisable social ties, that is, it can successfully leverage them for pursuing personal advantage.

This provision is also touched upon by Bourdieu who maintains that:

“The volume of the social capital possessed by a given agent thus depends on the size of the network of connections he can **effectively mobilize** and on the volume of the capital [...] possessed in his own right by each of those to whom he is connected.” (Bourdieu, 1986, p. 51).

The idea of the mobilisability of social ties and networks implies a degree of heterogeneity within groups and suggests that a qualitative inquiry into individual practices and motivations might yield more accurate explanations with regard to the said phenomena.

CHAPTER 3: INTERVIEW ANALYSIS

3.1. Introducing remarks

The following section introduces the empirical analysis and is meant to suggest the practical implications of the methodological approach outlined in *Chapter 1*.

In the early stages of the analysis I came to the realization that the division of the interview material into clear-cut analytical categories is far from being a unidirectional and unambiguous. I found myself caught in the process of moving repeatedly from individual interview parts to the interview as a whole. Eventually, I

arrived at the conclusion that thematic labelling of the material requires the capability to see the holistic picture of the interview set as a unit while keeping in mind the individual attributes of each and every interview. Seen in the light of the aforesaid, I identified this process with the use of the hermeneutic circle where neither the text as a whole nor its separate blocks can be understood without reference to one another.

The categories eventually decided upon are fluid, seemingly flowing one into another. Furthermore, some of the sophisticated and ambiguous statements hardly fit into the strict frames of a particular category. Therefore, first, I assigned certain statements to several categories due to the fact that they convey a wide range of meanings. Next, following the methodological recommendation of Schmidt (2004), I narrowed down the multiple labels that were assigned to one statement to one dominant description. The careful interpretation of the interview material revealed the following themes, which I believe best characterize the content of my interviews:

- ✓ Hawala discourse (narrative and counter-narrative);
- ✓ Remittance behaviour: altruistic versus instrumental (or the sources of social capital);
- ✓ The politicized issue of transnational diasporic activities;
- ✓ Perceived women's agency in social capital (re)production. The agency of caregivers;
- ✓ Transnational capabilities: willingness to engage in (economic) activities that transcend national borders;
- ✓ Articulations of negative social capital.

The usability of the above analytical toolkit was scrutinized in the course of several rounds of reading the texts. Throughout the process of refining the categories, some of them were significantly altered, while others were omitted altogether.

As put by Schmidt (2004), the subsequent stage of interview analysis entails applying categories obtained *from* the material *to* the material. It should be mentioned in this context that some of the results came to be counterintuitive to the original expectations and prompted me to rethink my approach towards remittances with reference to the social capital theory.

The interview analysis is organized as follows: each subsection of the analysis begins with a theme topic and a relevant quote, which I then attempt to position

in the theoretical framework of social capital, as conceptualized by Bourdieu. The subsections are designed in a manner to allow for the main narrative to naturally unfold itself and hence lead to the answers to the three research questions posed in *Chapter 1*.

There was no purposeful effort to arrange the quotes in chronological order or in the sequence that they appeared in the dialogue. It is my firm belief that rearranging the quotes facilitates the process of identifying contradictions and ambiguities in the articulation of my interviewees' experiences and perceptions. Moreover, as duly noted by Schmidt (2004), replies to some open-ended questions can appear later in the interview as the person is elaborating on a different question.

3.2. Hawala discourse (narrative and counter-narrative)

“Hawala? It’s a remittance company. And it is legal.”

Hawala remittance agency is surrounded by numerous myths. The legality of its operations and its suspected connection to Islamist groups serve as some highly politicized topics in Western countries, including Finland. Waldo (2006) elaborates on the following myths and claims that the following statements, among others, characterize the predominant metanarrative about hawala:

1. Hawala transfer services are neither legal nor registered and do not pay taxes;
2. Their operations are not transparent and do not comply with the Anti-Money Laundering regulations because of their association with Somalia;
3. Clients' money is not safe if remitted through hawala.

According to Waldo (2006), none of these statements are true. However, mass-media is often seen as a main means of reproducing these metanarrative. My informants appear to be virtually unanimous in their belief that hawala is a legal, ethical, and highly credible money transfer service. By arguing that the said agency operates in a completely different manner than in the image conveyed in public discourse, my informants construct a counter-myth that is in clear opposition to the myth of the majority. Presented below is an excerpt of their remarks on the topic.

I don't ask the police [if she can use hawala to send money - NG] because I work. It is my money that I am sending. Take me to the court! (Leylo, 2012).

It is a very reliable and very legal organization. I am very negative towards any informal systems. Many Finnish people think that Somalis, who send money to Somalia support terrorist groups! Why do they think so? It really makes me angry. Some journalists from the Finnish media make it even worse. Many people here ask why do Somalis need to send money to Somalia, and it affects the image of Somalis negatively (Aasiya, 2011).

Some of the Finnish authorities question it, they are not sure if it's legal. But they pay taxes to the Finnish state as any other Finnish company does! I wouldn't send my money via hawala if it was illegal. I would not trust it (Aasiya, 2011).

Hawala? It's a remittance company. And it is **legal**. (Abshir, 2011).

The above-mentioned statements evidently demonstrate how my interviewees engage in the construction of a counter-narrative in response to the metanarrative where hawala often appears as an illegal entity that is directly or indirectly linked to terrorists groups. They felt that it necessary to emphasize that hawala is an official money transfer company and that it fully complies with Finnish banking regulations. In their claims, the interviewees displayed sings of emotional activation as if they perceived hawala as a crucial constituent of Somali culture and identity. The allegations coming from media that the said money transfer agency is illegal or has links to Islamic fundamentalist were perceived by them as an assault on Somali cultural norms and practices.

It is noteworthy to mention that the formality-informality discourse should be viewed as relative and context-bound. I second Anna Lindley's (2005) opinion that it is particularly difficult to draw a line between formal and informal activities in the context of a country which has been without a functioning state since 1991. Moreover, the social constructs of bad and good money that dominate the debate about the legitimacy of certain financial practices, including hawala, point to the fact that there might exist a clearly structured space for global finance and a separate space for 'underground' money. De Goede (2007, p.142) calls this vantage point 'financial fetishism' and argues that it is used to 'freeze the contradictions' that characterize the financial world. One, however, should take into the account the complexities, interdependencies, and ambiguities existing in the world of global finance. Also, it requires a great deal of cultural sensitivity in order to make informed judgements

concerning this phenomenon. This topic is discussed in more detail in the following subsection.

It is notable that in the conversations with my Somali informants hawala was never spoken about in religious terms, even though it is believed to be culturally intertwined with Islam. According to the *Encyclopaedia of Islam*, hawala means a ‘cession of a debt through the transfer of a claim’ (Razavy, 2005, p. 282). Its association with Islamic values is primarily rooted in the absence of interest charges, which are replaced with a nominal commission fee. This commission fee is seen by hawala practitioners as overhead and not as un-earned interest. This mode of operation is believed to stem from the Islamic doctrine of usury, which is harshly condemned by the believers (Ibid.).

Taking hawala out of the cultural context may signify a desire to see it as westernized and integrated into the Finnish socio-political life. According to Razavy (2005), the labelling of hawala as Islamic and, consequently, illegal banking, in the opinion of those who regularly rely on it, testifies to both the cultural insensitivity of financial regulators and their ignorance to the fact that Western banking mechanisms might be inefficient in certain areas. Additionally, it testifies to the general fear of the unknown. The economic pressure that Western authorities put on hawala officers in various countries is seen by many of its users as an attack on non-Western values.

Hawala is like a banking system. It is similar to the Western Union company (Garaad, 2011).

As if in attempt to transfer its qualities and reputation onto hawala, Garaad compares hawala to Western Union. Putting the Somali remittance company into the framework of a well-known and both politically and economically accepted Western entrepreneurship renders hawala stripped of its cultural qualities and its embeddedness into ethnic social networks. Moreover, this argument constitutes a repudiation of any associations with Islamist groups that hawala agency might have as well as it testifies to the sensitive issue of legality, which most of the Somalis try to avoid.

Apart from comparing hawala to its western equivalent, some of the interviewees assert proudly that not only does hawala equal Western Union, but it is better.

- Western Union is very bureaucratic and very expensive as well. When you use Hawala, your relatives get money the same day, and you pay only the price of five per cent of the transfer. Also people from Hawala know every Somali who uses their services. They know where to find you if anything happens. So, they can send money for you when you don't have money, and you can pay it back to them the next day or even later.
- Do you have to pay an interest rate for this?
- What? No! (Aasiya, 2011).

In this statement Aasiya makes an unequivocal reference to the core features of the hawala's code of practice that makes it so attractive to its users. Its relative inexpensiveness counts as one of them. The commission of 5 per cent is indeed comparatively low if compared to what other money transfer agencies charge for their services. As private remitters send typically small amounts of money, which, on average, do not exceed two hundred US dollars, a flat commission of about fifteen US dollars, which is charged by such transfer services as Western Union or Money Gram, makes a single transaction quite expensive. As estimated by the International Monetary Fund, while the 'formal' banking sector charges from 10 to 20 per cent of the total transfer amount, hawala officers in global locations offer a flexible rate between 2 and 5 per cent (Schaeffer, 2008).

Trust is a further factor for hawala's popularity. As explained by Aasiya, the relationship of trust which hawala employees develop with their regular customers can function as collateral as well as a safeguard to ensure that everyone fulfils his or her obligations. Thus, personal ties guarantee integrity of all the parties involved in money transfer transactions. This point is confirmed by Leylo, who maintains that:

Other people use it too, because... it is trust. Many NGOs are using it as well. There is no bank there. This is the bank. And it is present everywhere in the world (Leylo, 2012).

According to Glushchenko (2005), hawaladars recognize that the system would not function without the element of unconditional trust. The fact that a potential violator of the unwritten agreement is typically punished by the permanent exclusion from business and personal social networks renders the possibility of the abuse of the system highly unlikely. The orientation towards relationships of trust and the extensive reliance on the ethnic social networks makes hawala agency an active entity in the reproduction of social capital. This can be therefore seen as network-based and, as far as one can judge by Aasiya's experience, deeply embedded in Somali social networks. The

said ties provide access to valuable resources, which, in the case of remittances, are coupled with discounted and highly reliable financial services. The reproduction of social capital takes place when a person draws on his or her social networks in order to benefit from lowered commissions on money transfers and, technically, a short-time loan with no interest rate. In this way, one type of capital is traded for another, which, according to Bourdieu, is one of the conditions for capital reproduction.

“The convertability of the different types of capital is the basis of the strategies aimed at ensuring the reproduction of capital [...]” (Bourdieu, 1986, p. 54).

The ability of a hawala transfer to reach its recipients in the most remote areas in Somalia and the high transaction speed that accompanies it were described by my interviewees as very important to them and their dependents.

Hawala is very effective. You can send money even to areas that are far away from big cities. You can send money to urban and rural areas. There are small and big Hawala offices (Biixi, 2011).

Schaeffer (2008) confirms the above-mentioned conjecture. Western Union and other money transfer services do not normally operate in rural areas, whereas hawala agents can deliver remittances to the most faraway villages in Somalia. While the Hawala system allows for the transaction to be completed within a short period of time of one to two days, it may take much longer than that to process the transaction in other money transfer services (Ibid.).

3.3. A politicized issue of transnational diasporic activities

“Some people want to be ‘edustaja²’ of Somalia, I just want to be ‘edustaja’ of myself.”

In this section, I shall consider the fact that transnational diasporic activities, including economic remittances, are often conceived of by my interviewees as politically laden. Firstly, to set a frame for the following discourse, I briefly describe how refugee background, which is characteristic of the majority of Somalis arriving to Finland, is

² Fin. *edustaja* ‘representative’

believed to affect the diasporic consciousness and the way diaspora engages in transnational activities. I am of the opinion that a refugee background constitutes an essential component of the issues under scrutiny since, as suggested by Cohen (2008), the marker of a 'victim' diaspora, associated with some of the African diasporas, is critical to understanding life in the transnational Somali community.

When talking with one of my informants, a young Somali man studying at the University of Helsinki, I noticed that he was rather reluctant to discuss issues related to the Somali diaspora. Whenever he shared his thoughts about it with me, he tended to associate the said subject matter with negative connotations and seemed to display emotional discomfort when referring to it. When asked directly about whether he deems the concept of diaspora to be loaded with negative meaning, he gave me the following reply:

Diaspora, how I understand it, is when you are forced to leave your country. [...] Diaspora is not something negative but it starts with a negative event when people are forced to leave their country (Garaad, 2011).

Despite being physically separated from their homeland, many Somalis seem to cherish the idea of being engaged in Somali home affairs through the acts of transnational political contributions. It is important to recognize that the diasporic political transnational activities are contingent on a sense of group identity, which develops through mobilization that arises in reaction to a certain critical event (Hoehne, Feyissa and Abdile, 2011). One of my interviewees, a young Somali woman, elaborates on how she sees the Somali diaspora in Finland:

Diaspora people in Finland are very active, compared to Somali diaspora in other countries, Sweden, UK or US, for example. Here we are, everyone is aware of the problems in Somalia. You feel that you have to go back to your country and do something (Aasiya, 2011).

She further describes how, in her opinion, the Somali diaspora in Finland differs from the diaspora in other localities and how women take an active role in contributing to the restoration of Somalia. What is of particular relevance in this short abstract is how Aasiya emphasizes the distinctive relationship that Somali refugees have with the country that they were forced to flee. She says that not only does the diaspora

closely follow the news from Somalia, but also there is a general sense of obligation among Somalis to contribute to its rebuilding.

Nevertheless, as accurately noticed by Wahlbeck (2002), local and transnational activities of refugee diasporas are far from being synchronized. The political divisions that occur within refugee communities, which often replicate conflicts in the country of origin, are a recurring topic in the studies of refugee communities (Ibid.). Tellingly, the informants in my study describe the Somali diaspora in Finland in the light of its highly fragmented nature. They seem to ascribe it both to the intrinsic diversity within diaspora structures and the divisions along the clan lines, which, notwithstanding the physical proximity of Somalia, continues to play a significant role.

I think that the clan system is the root cause of the high fragmentation of the Somali Diaspora here in Finland. Most immigrant societies that run away from the crises and violence in their homeland are fragmented. People come here each with their problems. We come as asylum seekers and we are not prepared to move in the first place. In conflict areas societies are always fragmentized (Biixi, 2011).

As in the corroboration of findings by Griffiths (1997), the obvious reluctance of Somali interviewees to talk about the role that clanship plays in the modern Somali community constituted an obstacle to the inquiry. While Griffiths was openly told that ‘people do not like to talk about clan’ (1997, p.12), I had to deal with defensive attitudes of my interviewees. Usually, the conversation about clanship did not go any further than a brief remark about its negative consequences for the cohesion of the community. While my position of an ‘outsider’ was undoubtedly a factor in their lack of enthusiasm discuss clanship, a sense of fatigue stemming from the feeling of being a subject of constant scrutiny by the mainstream society might have also played a role (Ibid.).

Aasiya portrays the role of clannism in the contemporary Somali diaspora as intermittently dominant in the lives of many Somalis in Finland. At the same time, she admits that Somalis are reluctant to overtly acknowledge that and prefer to demonstrate their ignorance about clan relations. Furthermore, Aasiya mentions how the critical events back in Somalia, including numerous clashes between clan groups, affect the Somali community residing in Finland.

There is definitely clan system, but not all Somalis would like to openly acknowledge it. Older Somalis usually stick to it. My parents were extremely shocked when I married a guy from a different clan. When people from different clans kill each other, it affects Somali people living in Finland as well (Aasiya, 2011).

As further added by Garaad, affiliation with a particular clan may affect the way people support one another in need, including, but not limited to, economic remittances. He was unwilling to describe clan divisions through the use of such categories as good or bad. In his opinion, clan *per se* is a neutral concept and it is people who sometimes misuse it and, consequently, create negative connotations that are often ascribed to clannism.

I don't think that the clan system is a bad thing, but people misuse it quite often. The clan system does not imply that you have to abuse or treat badly people from other clans, but, unfortunately, that's what often happens. If you want to help your people from your clan - good; but it doesn't mean that you have to be violent to people from the other clan in order to do that. You should be fair with everyone, regardless of the clan you belong to (Garaad, 2011).

Such an ambiguity in the interrelationship between the self, diaspora, and the transnational diasporic political and economic engagement turned out to be a recurring topic in my interviews. The nature of the cross-border activities of Somali NGOs and associations based in Finland is perceived differently by my informants. Some interviewees voiced the concern that a number of Somali NGOs are organized along the clan lines, which only reinforces the political divisions in the diaspora, and, through the mechanism of transnational interactions, may also have an impact on homeland politics. A degree of anxiety about the situation in which some monetary inputs of the diaspora could prove to be counterproductive with regard to the efforts for peace and economic growth could also be observed. After all, diaspora is a diverse community which is characterized by conflicting interests of its members in Somalia's home affairs. According to Abdile and Pirkkalainen (2011), diaspora actors and associations engage in a wide range of initiatives directed towards the country of origin and, in doing so, they aim to influence the political, economic, and societal processes in Somalia without being physically present there. Since diaspora does not present itself as a homogeneous unit with common interests and high levels of cohesion, its internal

formations often reflect the diverging outlooks on the country of origin. The perceptions of homeland across the diaspora may vary, which inevitably leads to diverse, and not always necessarily peaceful, ways of its construction (Ibid.). Seen in that light, clan affiliation has been described by my interlocutors as a major source of contrasting approaches to transnational diaspora engagements.

The fact that Somali-run NGOs and associations are subjectively perceived as affiliated with a particular clan and as possibly receiving financial support from certain clan constellations emerged as a theme in several of the interviews. This is an important remark in view of the collective financial and social remittances that such charitable entities as Somali NGOs may channel to Somalia acting as clan ‘ambassadors’. For that reason, the clan roots of social networks are further reinforced through the support of the global diaspora.

- In your opinion, does clan system work similarly in Somalia and in Finland?
- Here it is the same. The organization might be a bit different but it is highly politicized here as well. Some Somali people claim to be a ‘Somali edustaja’. But the question is who chose them? Who stands behind them? Not all, but some of the NGOs are also clan-based. And they are mostly men who run them (Sahro, 2012).

Sahro compares the workings of Somali clan systems in her homeland and Finland and comes to the conclusion that they bear some resemblance in terms of the clashes of interest groups and the quests for political leadership. As it came up in another conversation, some clan-based Somali NGOs are believed to employ, for the most part, members of their own clan networks, and hence create an environment where local and transnational activities are carried out exclusively for and by the affiliates of a particular clan. This observation led me to draw a parallel between the exclusiveness of some clan-based NGOs and associations with the negative social capital exhibited by some tightly-knit social formations. One of the negative consequences of social capital identified by Portes (1998) is the exclusion of outsiders. Indeed, while offering certain benefits for clan members, some politically and clan oriented Somali NGOs may exclude others from their activities. This exclusionist strategy is likely to have a major influence on remittance patterns.

Doubts about the impartiality of some Somali NGOs towards clan politics seems to go hand in hand with a chronic sense of unease that through the collaboration with Somali NGOs one might get entangled in the complexity of conflicting inter-clan

relations. When asked whether he is a member or an employee of any of the local Somali-run organizations, Boqol was surprisingly quick to deny any association with them:

- Are you a member of any of the Somali organizations here? Maybe you work for some Somali NGO?
- Yes, there is a Somali Student Association here. I am its member. But no, no NGOs or anything else, absolutely. If it's only about Somalis, than it's fine with me. But if it is about clans, than no (Boqol, 2012).

A different respondent of mine underscored her personal individuality as a counter-reaction to the political clan divisions that are perceived by her as a major factor in the power dynamics in the community and beyond. She finds it challenging to cope with the political divisions and manipulations and finds a refuge in conceiving of herself as an individual rather than as part of a group. It is therefore that Sahro disassociates herself from the local and transnational diaspora engagements.

I am on my own, I am Sahro. Some people want to be 'edustaja' of Somalia, I just want to be 'edustaja' of myself. You are Russian, but you are also Nadezda, which is important. Nationality is not crucial, but respect is. Being a Somali also means to be part of the problem, and I don't want to be part of the problem (Sahro, 2012).

The marked sense of discontent with the ever-present clan divisions in diaspora were also expressed in the negotiations of clan identity on the inter-generational level. Asad shared with me his concern regarding the possibility of his children reproducing clan identity as a result of the interaction with other Somalis in both public and private spaces:

I have three kids who were born here in Finland, and sometimes they ask me, "Dad, what clan do we belong to?" I tell them that the only clan they belong to is their education. "Maths is your brother, chemistry is your sister", and so on. I also teach them that it is important to be nice to people and respect them (Asad, 2012).

The reproduction of the traditional Somali organization of society based on clan lineage seems to take place regardless of the physical proximity of Somalia. The significance of clan identity was often described as a first generation phenomenon, with a markedly decreasing importance for young Somalis who were born and schooled in

Finland. At the same time, however, some Somali parents are thought to perform the functions of ‘clan agents’ who instill in their children a tendency to discriminate their peers based on clan identity.

If a father comes home and he starts insulting a certain clan in front of his children, in front of his wife, children start asking questions about the reason he is insulting them. So, parents can be manipulative. Then, when this kid goes to school and sees another kid from that clan, most likely, he will do exactly what his father did: start insulting (Boqol, 2012).

I consider the reproduction of clan values across generations to be one of the driving forces of the pervasive divisiveness within diaspora structures, also in terms of their transnational engagements with the homeland. If children grow up in the atmosphere where the clan-based social status is amplified and given a significant role, this might result in them internalizing and reinforcing it. The exclusiveness of belonging to a particular social group that is manifested by clan membership and the discrimination of outsiders is a transnational phenomenon. Somali diaspora is a global diaspora and reproduction of certain behavioural patterns can easily spread to new sites.

The profound disconcert with clan divisiveness may also be expressed through the refusal to send money back home, a practice that is sometimes seen as enabling the inter-clan and inter-sub-clan feuds.

For the last seven years I haven’t been remitted anything. I stopped caring about it because other Somalis do not remit money either when there is need for that. Or they remit money for the sake of supporting the ‘majority’ in the clan, and not smaller ‘sub-clans’ that are less powerful (Sahro, 2012).

Conversely, as maintained by Hoehne, Feyissa and Abdile (2011), remittances can also be viewed as a kind of ‘positive’ transnational political engagement because, by insuring the economic wellbeing and economic security of their families, remitters indirectly contribute to the peace-building process in the country. Remittances help individuals to survive without resorting to violent and criminal activities, which continue to flourish in the context of a war economy. In the long run, the remittances that are invested in the education of young family members may play a central role in the restoration of the country’s economy. Also, diaspora transnational investments can be a powerful source of economic growth and political stability. As discovered through

individual discussions about the nature and direction of the transnational engagements of Somalis living in Finland, it is widely assumed that diaspora has ~~currently~~ a strong interest in real estate in Somalia. Be it on an individual basis or by means of more organized investment strategies, Somalis buy houses indicating a particular preference for Somaliland or Puntland areas where the political situation is relatively stable. Aasiya summarizes her view on this aspect of diaspora initiatives in the following words:

- The system is bad in Somalia, there is corruption everywhere. I am not myself optimistic about it, but other people will always try to change it for the better. Diaspora is trying to invest in Somalia, but there is not much progress with that so far.
- How is diaspora investing in Somalia?
- The biggest investment is to buy a house in Somalia. If you have a big house you can bring your kids there to spend summer. This trend is increasing.
- Would you also like to buy a house in Somalia and bring your kids there once in a while?
- Yes I would! In Somaliland or maybe in Puntland. Everybody has a fate. If you are meant to die, you will die anyways. All the Somalis are displaced in one way or another, but we have such a beautiful land (Aasiya, 2011).

The meanings incorporated in this short passage are of multi-level structure. Firstly, Aasiya shows her repugnance toward corruption in Somalia, which destructively embraces all of the spheres of the society. Outwardly, she does not seem to have any confidence whatsoever in the sustainability of any contributions to Somalia or the possibility of long-lasting improvements. By referring to the people who want to change the corrupted system as ‘others’, she ultimately disidentifies herself from any of interactions with the governance system of Somalia. However, as discussed in further detail later, Aasiya states that, at some point of her life, she would consider buying a house in Somalia, which would technically constitute an investment that she previously opposed. By saying that ‘we have such a beautiful land’, she exhibits a sense of belonging and association with the wider Somali community. The pronoun ‘we’ is of central importance to the aforementioned argument.

Regarding the meaning of investments in housing projects as an indirect contribution to the economic and political stability, it has been noted by Ibrahim (2010) that people are less prone to engage in violent conflicts if they invest, or invested in the past, in the local economy. To Aasiya, investment in real estate is a collective diasporic endeavour—that is executed notwithstanding the corrupted system. From her point of view, it is a group effort to change the current state of affairs in Somalia for the better.

This observation highlights the fact that even a single act of buying property in Somalia can be seen as a politically-laden action.

To conclude, in this thesis, the transnational engagements of Somali diaspora are regarded by Somalis as political acts, the main purpose of which is to affect the power relations in their homeland. Additionally, some of the Somali NGOs and associations based in Finland are viewed through the prism of values and attitudes that are advocated by the conflicting clans. With that in mind, it should be noted that refugee communities are generally believed to be fragmentized and significantly affected by the corresponding political divisions (Wahlbeck , 2002). *Diasporic consciousness*, which was briefly described at the beginning of this section, affects the modes of interaction with the homeland. In contrast to the fragmentation of activities across the diaspora, it is pertinent to touch upon the positive consequences of diaspora remittances for the economic growth and political stability in Somalia. As the Somali diaspora in Finland is internally complex, its transnational activities cannot be unequivocally labelled as positive or negative.

3.4. Remittance behaviour: altruistic versus instrumental (the sources of social capital)

“We are a collective society, we take care of one another, we send money back home.”

According to Portes, (1998) the motivations of the ‘donors’, or, in other words, those who make tangible or intangible contributions to exchanges which in turn lead to capital reproduction, are rather complex and differ considerably from those of the recipients. Transnational remittances to Somalia constitute a tangible resource that reinforces transnational social networks by acting as a ‘glue’ that holds families (and clan members) together, despite the geographical distances that separate them. Remittance behaviour can be shaped by social relations that are practiced both in the homeland and the receiving country, which renders any inquiry into them an exceptionally challenging task. Remittance behaviour affects the way how the transformation of capital from social to economic, and vice versa, occurs. Why do remitters decide to engage in dependency relationships with their families and clan members back in Somalia?

Drawing on the interview material, I attempted to interpret a variety of motivations for remittance transfers.

As shown by a careful examination of the interview texts, altruistic and instrumental motives may conjointly define the remittance behaviour. Individuals are often affected by moral values, bounded solidarity manifested through the identification with a particular social group, and reciprocity expectations, to name just a few. The interplay of the above remittance motivations forms and reproduces the processes of capital exchange. As outlined in the theoretical part of this study, altruistic behaviour can be described in terms of value interjection that occur when a person acts through the medium of internalizing norms and moral obligations. As claimed by Anne Alitolppa – Niitamo, one of my expert interviewees:

Somalis feel that they need to do something; they are worried about what is going on in Somalia. Perhaps they are experiencing a sense of guilt also. They are living here, while their relatives were left behind in Somalia. They feel that they are in a position to provide some assistance. So, they send money to Somalia individually or, alternatively, participate in activities organized by the community (Alitolppa-Niitamo, 2012).

The above statement seems to emphasize the moral character of economic transactions or, in the context of this study, transnational money transfers. The feeling of being ‘in a position to provide some assistance’ and the sense of guilt, or internalized sense of moral obligation, might conjointly drive the remittance behaviour.

Family values were described by my interviewees as a decisive factor in the remittance behaviour. According to Aasiya, family is an essential societal unit for a Somali. She draws a parallel to the Finnish nuclear family organization in order to make a point that, in the Somali context, ties among relatives are much stronger and imply a number of certain obligations towards one another. My informant confirmed that she diligently fulfils her family obligations by sending her family two hundred Euros on a monthly basis, despite the fact that it puts a strain on her personal budget. She confessed that in order to cover the subsistence expenses of her family back in Somalia she has to ‘pinch every cent’ from her budget. She finishes her account with the following exclamation: “People are dying out there, you need to support them!” (Aasiya, 2011).

Seen in the light of the aforesaid, a remittance act is effectuated as a response to family needs in dire situations of food shortages or other hardships. Value interjection as a motivation for remittances, therefore, are understood in terms of

fulfilling moral obligations towards relatives and clan members. As considered in a study by Lindley (2007), and confirmed in my own, many Somalis living 'in exile' find themselves immersed in the poignant narratives of the lives of their relatives in Somalia. It makes one feel compelled to provide the much needed help and support.

Another altruistic motive behind remittances, one that is completely disconnected from self-centered expectations, has its roots in bounded solidarity. Understood as group-oriented behaviour, this rationale stems from a common awareness of the adversities that a social group has to cope with (Portes & Sensenbrenner, 1993). Even though dispersed across the globe, Somalis seem to preserve the sentiment of bounded solidarity as collective memory of the dramatic events and difficult circumstances that they often experienced in the past. Garaad confided in me the following experience, which further validates the argument about the bounded solidarity motive:

- Three years ago people were collecting money for the Kosovo cause. I contributed to it. Somalia is a different thing of course... This summer there was a Somali football tournament in Finland. Somalis came from the UK, the Netherlands, and other countries to attend this event. Some people were fundraising at this event to help Somalis living in Somalia. I contributed to it too.
- Do you know whether it was a Somali NGO that was fundraising at the football tournament?
- I think people were fundraising on the individual basis, but I don't know for sure (Garaad, 2011).

Firstly, this quotation shows how individuals view the 'Somali cause' as a worthy cause that one should contribute to. In spite of the differences between the two, the existence of a 'Kosovo cause' and a 'Somali cause' necessitates the need for individual contributions from those who associate themselves with the above-mentioned peoples. Secondly, it identifies a group-oriented behaviour that constitutes an instance of the bounded solidarity. It is the common awareness of difficult conditions in Somalia that made the fundraising at the mentioned Somali football tournament possible. Abshir made a similar point, but seen through the lens of his own personal experience. He is convinced that famine in Somalia is a glaring example of a situation in which one has to demonstrate solidarity with Somali people and do his or her share to fight the humanitarian crisis. Even though he does not remit on a regular basis, he does send money occasionally when there is pressing need for that.

Another facet of the altruistic behaviour that is performed through bounded solidarity was articulated with the help of the concept of Somali collective identity (*soomaalinimo*), or Somali kinship system. I first encountered this term in a study by Al-Sharmani (2006) in which it was referred to from the vantage point of women's contribution to the reconstruction of *soomaalinimo*. In my enquiry, interestingly, it was a male informant who made a reference to the Somali sense of community:

- Do you have relatives who are living in Somalia?
- Yes of course, I do. But I also have relatives in other countries. I have an uncle living in Canada and a sister in Sweden. Somali people are displaced all over the world. I went back to Somalia many times. I went there in 2007, 2008, 2009 and 2010, so four times in total. My father used to be very influential politically, that's why I am also interested and I went back there so many times. **We are a collective society, we take care of one another, we send money back home** (Biixi, 2011).

In this description of the Somali collective identity Biixi makes several points that are worth reiterating. Firstly, he mentions the global nature of Somali diaspora by saying that, at the time of the interview, his relatives were all living in different countries. Furthermore, he brings up his relatively regular visits to Somalia therefore confirming his connection to the homeland and relatives, in particular his father, who appears to be an inspiration for his social and political activity in Finland. Finally, Biixi attracted my heightened attention by reason of his vision of the Somali society as a collective community where mutual support and care that are sustained through the medium of remittances are taken for granted.

To conclude the foregoing consideration of the altruistic motives and choices behind remittance behaviour, I revisit Bourdieu's (1986) conception of social capital. The said scholar envisions the units of exchange in the process of capital reproduction as signs of recognition:

"Exchange transforms the things exchanged into signs of recognition and, through the mutual recognition and the recognition of group membership which it implies, reproduces the group." (Bourdieu, 1986, p.52)

Seen in that light, the mutual recognition of membership in the Somali transnational social network that manifests itself through the systems of support,

according to Pierre Bourdieu, results in the reproduction of the group and of the social capital that this group is in possession of.

Moving on to the **instrumental motives** that shape remittance behaviour, it is important to take account of the norm of reciprocity, which plays an active role in the Somali collective society. Portes (1998) refers to reciprocity expectations as a distinct source of social capital. Viewed as such, social capital denotes the accumulation of obligations from others. Within the context of this thesis, the obligation to remit may be perceived as a two-way process in which a ‘donor’ and a recipient are expected to swap their roles at some point in the future. In view of Pierre Bourdieu’s theory of social capital, instrumental remittance behaviour is driven by the possibility to profit from the membership in a social network, a phenomenon that has its foundations in mutual solidarity:

“The profits which accrue from membership in a group are the basis of the **solidarity** which makes them possible.” (Bourdieu, 1986, p. 51)

The primacy of the instrumental motives behind economic transactions was one of the reasons why Sahro made a conscious decision to stop remitting money to her relatives in Somalia. She explains that the moment she realized that her financial support is not met with reciprocity she no longer felt obliged to send money:

- For the last seven years I haven’t been remitting anything. I stopped caring about it because other Somalis do not remit money either when there is a real need for that. Or they remit money for the sake of supporting the ‘majority’ in the clan, and not smaller sub-clans that are less powerful.
- What do you mean by the ‘majority’ here?
- Within each clan there are smaller sub-clans. There is a competition among these clans for the position of an ‘edustaja’ of the entire clan. These are power relations, and some sub-clans hold a lot of power and want to gain even more power from becoming an ‘edustaja’. For example, one sub-clan has a doctor, a politician, and a religious leader, and, in general, educated people with influence. Another sub-clan, for instance, has a doctor only. And the more powerful sub-clan wants to destroy the smaller one eventually (Sahro, 2012).

In addition to making a reference to the experienced lack of reciprocity, Sahro comments on the power play among different sub-clans, which constitutes yet

another reason for her economic non-engagement. She appears to be repelled by the fact that some remittances serve a medium in the political manipulations of Somalia. As a matter of fact, the argument about the decisive role of power relations in defining the patterns of economic activities directly corresponds to the emphasis that Pierre Bourdieu (1986) lays on conflicts of interest in his writings on social capital.

In sum, the empirical evidence revealed more instances of altruistic than instrumental remittance behaviour. Collective Somali identity and strong family values proved to be the focal points of my conversations with Somalis. Yet, no generalizations with regard to the wider Somali community are made because of the relative scarcity of the interview material. It is my firm belief that viewing these observations as individual instances of remittance behaviour and specific articulations of meanings that remittance practices hold for my interviewees constitutes the most suitable approach in this thesis.

3.5. Perceived women's agency in social capital (re)production. The agency of caregivers

“I am an independent woman, but, nevertheless, you need people's support from time to time”

The quotation used at the beginning of this sub-chapter exposes the complexity of experiences that are part of the transnational engagements of some Somali women. Independency and control over one's own life are symbolic since the Somali women who reside in Finland have access to education and employment opportunities which is equivalent to that of Somali men. At the same time, my interviewees value the benefits that the membership in transnational social networks entails. The author of the aforesaid citation, an educated and financially independent woman, expressed the meaning that kin and clan networks hold personally for her by saying that it is the financial, physical, psychological, and also political support that is of crucial importance.

The growing realization that women play a pivotal role in transnational support systems was voiced by interviewees of both sexes. However, interestingly, men and women seem to relate to this trend rather differently. Men preferred to converse about their mothers and sisters who are sending remittances in a neutral way, at times distancing themselves from these experiences. The female interviewees, on the other

hand, coloured and vivified their perceptions of women's agency in channelling transnational family finances by operating from an emotional mixture of pride and contempt of men's non-engagement.

I think Somali women make transfers more often. Men are not that sensitive towards people in need. Women are closer to the family (Aasiya, 2011).

According to Aasiya, it is the personal traits of men and women that explain the varying attitudes towards remittance obligations. Therefore, the gender role stereotypes embodied in the models of a 'good Somali man' and a 'good Somali woman', which were briefly summarized in *Chapter 2*, are apparent and recurrent in the discourse regarding the gendered nature of transnational remittances. Put in this way, it is the idealized sensitiveness, kindness, and orientation towards family that, allegedly, make Somali women good remitters. Leylo makes a similar point to that of Aasiya:

I think women are raised liked that. It is the kindness of a woman, or a girl [...]. Sometimes you see women who never support, and some men are better at that than women. But the majority who support are women. There are men also, but there aren't many (Leylo, 2012).

Intriguingly, Aasiya makes a clear distinction between the caregiver and remitter qualities of Somali women living in different localities. For her, Somali women living in Finland are different than those living in Sweden, with Finnish-Somalis assuming a more active role not only with regard to remittances but also, in a broader sense, with regard to the citizen orientation towards the Somali nation:

You feel that you have to go back to your country and do something. Somalis living in Sweden are not aware of that. Here, especially Somali women are active, very active (Aasiya, 2011).

Having said that, Aasiya redirected the conversation to differences between genders and internal variations within them. For a number of reasons, Somali women may display different attitudes towards remittances. A distinctive theme that emerges from the interview with Aasiya is how embeddedness in the context of two different countries, namely Finland and Sweden, affects women's involvement in transnational activities.

The facets of character of Somali women that contribute to them being viewed as kind and reliable providers were further elaborated upon in Boqol's narrative about his mother. She came to Finland with her under-aged children as a single parent and, in Boqol's words, struggled hard to secure a respectable life for her family in the new country. Even though in marital separation, she continues to send remittances to support her husband and his new family. Another male respondent, Abshir, was very brief in his account of his personal commitment to transnational support systems saying that he does not send regular remittances but thinks that his mother does. As mentioned before, the reflections of men on the role of women in sustaining livelihoods of transnational families ranged from neutral to disinterested, while the female narratives were more emotional.

Although not expressly mentioned in the theoretical framework in *Chapter 2*, the interview analysis shed some light on the fact that remittance obligations may, at times, act as a source of marital pressure. Owing to the fact that family tensions that arise as a result of the unequal distribution of remittance obligations or non-fulfilment of transnational family duties were hinted at in several of the interviews, I believe that this matter deserves further investigation. Family tensions seem to be an important component of the social relations that underlie remittances.

Marital tensions over remittances can emerge from a variety of sources. In a study by Horst (2004), some Somali female respondents revealed that they consider it important that their husbands allow them to continue working after getting married. Otherwise, they would lack sources of funding for the practice of sending remittances to their families. Al-Sharmani (2010) disentangles the complexity of power relations among family members and their conflicting goals and aspirations. Decision-making concerning the resource allocation of subsistence to kin members in Somalia can be a highly-contested issue. The collected interview material indicates only one side of the process in which women negotiate moral obligations and family duties. These women seem to be in a state of intermittent dialogue with their spouses over their commitments to family networks, and, more precisely, they express concern about the wellbeing of their in-laws, whom their husbands are supposed to support.

Sometimes I say to my husband, "Hey, have you called your mother? When did you call her last time?" Then he goes, "I will call her tomorrow". And then I ask next day in the evening, "Did you call?" And he says, "Oh, I forgot" (Leylo, 2012).

Leylo elaborates on the nature of family tensions saying that she is very close with her mother-in-law and that she expects her spouse to take good care of her. Considering the fact that even distant relatives are regarded by her as belonging to one family unit, she cares for her mother-in-law in a manner that she would care for her own mother. The interviewee does not, however, consider it necessary to notify her spouse about the occasional remittances that she sends to her mother-in-law since, in her words, it is a matter of personal concern:

I send money to his mother every now and then because she is my mother as well. I don't have to tell him about it if I don't feel like (Leylo, 2012).

Similar concerns were raised by Aasiya, but, in her case, with regard to her sister-in-law.

My husband wouldn't care about his sister who lives in Somalia. I talk to her when she calls us, and then I have to persuade my husband to send money to her (Aasiya, 2011).

I regard this as an important observation that Leylo and Aasiya have and foster strong personal ties with their female in-laws only. As maintained in the existing literature on Somali transnational support systems, female recipients are often favoured over the male ones due in part to their reasonable spending. It seems that male recipients have developed a bad reputation for buying *qat* (a popular mild stimulant in Somalia) with the money that is expected by the remitters to be spent on household needs, food, and education. Moreover, further concerns have been aired that some of the male remittance recipients stop working entirely, leave their families, and decide to live off the remittance money (Horst, 2004). Sahro endorses this widespread perception in the community of remitters by saying that, while women are dedicated to taking care of their families, men are more likely to spend money on *qat*.

It is mostly women who are sending remittances and are taking care of their families. Men spent money on *qat* (Sahro, 2012).

Albeit an important finding, the impression of women's better reputation as responsible remitters and recipients cannot be straightforwardly regarded as an objective reality in the diaspora. Due to the limitations of the research design, it might

be premature to draw any conclusions regarding the changing gender nature of Somali remittance practices. The individual opinions summarized above constitute solely the subjective interpretations of changing gender roles and women's agency in supporting families and clan members. Generalizations with reference to the wider Somali community in Finland were not the original aim of this analysis. Seen in the light of the aforesaid, the task of pointing out to individual perceptions and experiences and making pertinent observations regarding the nature of women's agency in transnational remittance practices can be viewed as tentatively completed.

3.6. Transnational capabilities: (un)willingness to engage in economic activities that transcend national borders

“They have never had difficulties in their lives, they always have food, housing. They have never experienced it. It's difficult for them to understand.”

As suggested in one of the subsections of *Chapter 2*, the assumption that social capital lies in all social relations irrespective of their individual characteristics, which, in fact, vary on a case-by-case basis, is ungrounded and fails to account for the complexity on the ground. In order to avoid misinterpreting social capital as a universal source of benefits that everyone in a given network is willing to contribute to or can frictionless draw upon, one should distinguish between those social ties in Somali diaspora that are mobilisable and those which are not (Anthias, 2007). The following section attempts to argue that the question of mobilisability of social ties in relation to transnational money transfers is perceived to vary depending on the generation, family closeness, and personal identification, or, inversely, a sense of disidentification with Somali diaspora. Remittance fatigue may also be seen as one of the reasons undergirding the temporary or indefinite discontinuation of financial support.

The ‘generation question’ emerged as a crucial factor in the logic of engagement in both the individual and collective transnational financial assistance mechanisms. This is to say that some of my informants felt subjectively too young to commit themselves to either regular remittances or to diaspora projects in Somalia, which require substantial investments of time and finance. Even though feeling morally obliged to help Somalis in such critical moments as the humanitarian crisis in the Horn

of Africa, Abshir does not consider himself to be in the position to engage in long-lasting financial commitments, at least at the time of conducting the interview. His comment on the said subject matter is rather concise and straightforward: “I am too young for that”.

Contrary to the aforementioned young Somali man, Leylo elaborates on the logic of her own financial decisions to support her relatives in Somalia. She constructs her argument on the premise of contrasting her own way of thinking with that of the younger generation of Somalis who were born in Finland:

- In your understanding, is the second generation of Somalis living in Finland interested in supporting their relatives in Somalia?
- It depends on where they were born. If they were born here, it means that they have changed compared to older Somalis. If they have lived here all their lives and they have never seen how it is in Somalia. They can see their mothers and fathers supporting the family, but they are a little bit different, you know? They have a different thinking.
- In what way is their thinking different?
- For example, they have this thinking that this is ‘my money’ and I am gonna do whatever I want to with them. They think, “I need this money here, not to send it there”. But I think, “Ok I have five euro, this is enough for me to eat, I can send fifty euro to my sister or my mother, or other family members. They will be able to buy food on this money”. And I am working. These kids think, “This is my money and I want to buy shoes on it”. I would think, “Fifty Euro? No way! How many people can live there on this money? One month or two month, on this fifty euro? I would rather wait until 20 per cent or 30 per cent sale to buy those shoes”. Their thinking is different.
- In your opinion, the fact that they never were to Somalia plays a role here?
- Yes, they have never had difficulties in their lives, they always have food, housing. They never experienced it. It’s difficult for them to understand (Leylo, 2012).

As one can see from the detailed account of Leylo’s spending and consumption decisions, she repeatedly examines the life she lives in Finland against that of her close family and relatives whom she left in Somalia. Although possessing a regular source of income from full-time employment as a highly qualified medical professional, she cannot grow used to the spending habits of younger Somalis, who have an innate desire to behave and spend as much as their Finnish peers. The thoughts and concerns about her relatives in Somalia govern to a large extent both her spending patterns in Finland and remittances to Somalia. She believes that different generations of Somalis living in Finland exhibit surprisingly different mindsets. Viewed from Leylo’s point of view, these different modes of thinking manifest themselves in perceptions about *who* owns the money. While the second generation of Somalis see money in terms of “my own” resources, the first generation, which she considers herself

belonging to, conversely, see it rather as “family or community money”. This “community money” does not automatically and indisputably belong to the person who earns it.

Another interviewee of mine, who does not send remittances on a regular basis, declared that he wished to avoid being associated with the Somali diaspora. Seen in the light of this statement, being part of the Somali diaspora entails being part of a problem, which Garaad would like to avoid by means of divorcing himself from the cross-border ethnic social networks.

I came here a long time ago, so I don't feel like I belong to the diaspora. Somalis in general do not have a good reputation here. When Finnish people see Somalis whom they don't know, they usually tend to think of them in negative terms. (Garaad, 2011).

The informant adds that even though he used to have extensive connections with other Somalis living in the diaspora, with time, he grew “too lazy” to maintain those long-distance contacts. Garaad expressively describes how, as time passed, he learned to accept Finland as his new homeland. As an explanation for his non-engagement in transnational activities and the disidentification with diaspora affairs he offers the argument that, while acknowledging the traditional norm for Somalis to support each other, he does not feel the same way in view of the fact that he was separated from his family as a child. For this reason, traditional family values and the moral guideline of being supportive to others were not instilled in him from birth.

It's normal for Somali people to support their relatives or clan members. Clan is like a family, but in larger sense. You can also support your friends, even though they are from a different clan. I don't support anyone in particular systematically. If someone needs help, of course I will support that person. But it's only my personal case. Many Somalis feel that they are responsible for helping other Somalis in need. I didn't grow up in my family so I don't stay in touch with them and I don't support them (Garaad, 2011).

In the formulation of Al-Sharmani (2010), the socialization and education of young Somalis in an environment in which family obligations are seen as having paramount value are regarded by some of the Somali woman as a guarantee that their children will, in the long run, become reliable ‘sources’ of social capital and ensure the reproduction of transnational support systems. Children who regularly attend

community gatherings and listen to the elders preaching about the importance of being committed to one's family and the wider community are more likely to feel obliged to send remittances if they decide to move to a different country. Teaching Qur'an to the children and bringing them up in observance of religious norms and values, apart from helping them to become obedient Muslims, is thought to be an effective strategy to evoke children's sensitiveness to the demands of a given family or the community (Ibid). Judging by this argument, Garaad's account may be interpreted in terms of a lack of the 'proper' traditional Somali family experience, which precluded him from becoming a regular and committed remitter.

A further Somali in my study explained his disinterest in transnational economic affairs that emerged as a result of his preoccupation with his own life projects, a major force that kept him socializing with the diaspora and fulfilling his moral duties to engage in long-lasting support relationships with his relatives in Somalia:

I have to say that I have very good friends. But because of my work and my projects I never had time to be social, to hang out with other Somalis. I was just with those close friends. I need to have my own space. So it kept me from socializing with other Somalis (Boqol, 2012).

Based on the foregoing accounts, investment in social networks by means of remittances does not present itself as self-obvious in spite of the common awareness of the adverse situations, which some of the Somali relatives or kin members may encounter. Since there is a lack of commitment to transnational support mechanisms on their part, social ties to some Somalis in Finland cannot be counted as 'mobilisable'. The categorization of social ties which constitute the multi-level transnational social networks keeps the concept of social capital within its semantic boundaries. Consequently, if social ties are not 'mobilisable' they can hardly be thought of as playing any part in the process of capital transformation and social capital reproduction. Nonetheless, it is equally important to consider the reasons behind non-engagement and the lack of so-called transnational capabilities due to the fact that the said phenomena represent a distinct and context-bound facet of the social relations that underlie remittance practices.

3.7. Articulations of Negative Social Capital

“They told me, “Didn’t you know? ‘Contact me’ means ‘send me money’”

The broad identification of the possible negative consequences of social capital, as presented by Portes (1998), does not, in my understanding, necessarily apply to every tightly-knit community and may depend on a variety of cultural and socio-structural factors. Even though one can find at least four unfavourable consequences of social capital in the relevant literature, only two of them, however, were touched upon in the conducted interviews. As it is not my aim to duplicate the content of the subchapter discussing the theoretical framework, I briefly recap the above considerations by stating that the exclusion of outsiders, excess claims on group members, restrictions on individual freedoms, and downward levelling norms are believed to be the main limitations of social capital. My informants recognized the first two limitations of social capital but left the remainder, namely the restrictions on individual freedoms and downward levelling norms, unmentioned.

The negative factor of excluding outsiders was mentioned predominantly in reference to the excluding and discriminative nature of clan divisions, which are believed to impinge on the community cohesion in Somali diaspora. The discourse about the exclusive characteristics of clanship was, generally triggered by my invitation to share the opinion of my interviewees on the relevance of clan system in the context of the contemporary Finnish society. Leylo, who herself belongs to the first generation of Somali refugees, thinks that, albeit not relevant in the Finnish context, some people still do attend to the clan hierarchy:

- Could you, please, explain what Somali clan system means to you and your relatives?
- It is not important, but people are still using it.
- How do they use it?
- Discriminating on the basis of clan. People who didn’t integrate use it. They are only living within their own community and clan system. But I think that someone who is educated doesn’t need it. Sometimes it shows, sometimes it doesn’t. I don’t care, but people have to know where they come from and which clan they belong to. That is important.
- Why do you think that it is important?
- For them, for those people who don’t have a local network this is the only network that they have (Leylo, 2012).

Interestingly, she points out that the discriminatory and exclusive restrictions of clanship are binding only for those Somalis who have experienced problems with integration. Accordingly, she stresses the internal diversity of the Somali diaspora, a recurring theme in the interviews. Leylo argues that clan network is the only available social structure for un-integrated Somalis, who, faced with societal isolation in the country of immigration, find acceptance and understanding in their own clan circles. According to Griffiths (1997, p. 5), clanship has been labelled in the anthropological literature as “the primordial basis of the Somali imagined identity” and is believed to be immune to changes in Somalia as well as in any of the countries in which Somali diaspora resides. While clan membership is presumed to provide access to unlimited support and resources, it also represents a symbolic boundary that keeps the outsiders out. Maryan Abdulkarim, one of the expert interviewees in this thesis who works as an expert in multicultural issues at Väestöliitto, is of the opinion that a person can be refused much needed help on the grounds of clan discrimination:

- Why, in your opinion, clans are often viewed negatively?
- Because clanship influences how you observe things. You judge other people. You might be refused if you need help only because you stem from a different clan (Maryan, 2012).

Another negative side of social capital, more specifically, excess claims on group members, was described by Aasiya, a young Somali woman who regularly sends remittances to her relatives in Somalia, in terms of excess claims on her personal income:

- They think that if you are abroad, you are a rich person, you have loads of money. It's all about money.
- When you speak with your relatives on the phone, do they ask you for money?
- Yes, they ask for money right away. Once, when I was still new here in Finland and I called home, at the end of the call they said, “Contact me!” I didn't quite understand what they meant by this “contact me” and asked them to explain it to me. They told me, “Don't you know? ‘Contact me’ means ‘send me money’” (Aasiya, 2011).

Family obligations that represent a source of great pressure on the lives of Somali refugees have been quite extensively addressed in the literature on refugee remittances (e.g., Hammond 2011, Lindley 2010, Horst 2004). Even those of my interlocutors who claim to be committed to supporting their families expressed concerns

that their relatives do not quite understand how hard it is to make one's living as a refugee and to have dependents in Somalia who are relying solely on the regular flow of remittances from abroad. As briefly mentioned by Assiya, some family members develop particular strategies and a symbolic language to communicate their needs to the remitters. In the case of her relatives "contact me" signifies an explicit request to send funds at her earliest convenience. Due to the scale and the long history of remittances as the primary means of subsistence for Somali families, it might be that some Somalis adopt a specific symbolically loaded terminology to—effectively communicate their financial hardships, with the message embedded in the "contact me" phrase being only one of many.

As maintained by Hammond (2011), the rules and social roles that go with the family obligations of refugee remitters are still relatively under-researched. I believe that the conceptualisation of excessive claims on group members in terms of negative social capital may prove to be a useful analytical toolkit that leads to a better understanding of this phenomenon.

As corroborated by the empirical evidence above, negative social capital may both considerably affect the experiences of remittance senders and define the social relations behind the transnational economic activities of the diaspora. On the whole, it should be recognized that the positive and negative consequences of social capital are its intrinsic qualities and cannot be separated from each other.

CHAPTER 4: CONCLUSION

4.1. Concluding discussion

The primary research question of this thesis was to explore the social relations behind the remittance practices of Somalis living in and around the Helsinki metropolitan area. The theory of social capital, as originally suggested by Bourdieu (1986), was employed in order to investigate how the economic behaviour of Somalis is embedded in transnational social networks. Because social capital reproduction is believed to stem from the exchangeability of different forms of capital, namely economic, social, and cultural capital, I attempted to show in my study how Somali informants reproduce social capital through the act of sending remittances to Somalia. In *Chapter 1*, I revisited the above-mentioned theory and tried to adjust it to the realities of the issues under scrutiny by adding ethnicity and gender to social class, both of which constitute the main factors that lie at the core of the capital reproduction cycle. Additionally, I suggested that some Somali women who either come to Finland as refugees or enter through family reunification programme may benefit from the relative shifts in cultural capital accumulation by virtue of the equal access to education and professional training.

The topic of transnational remittances was approached from the diaspora perspective in order to tap into the complexity of social relations that affect remittance practices. In *Chapter 2*, I described briefly the Somali community living in Finland and suggested that the diasporic consciousness that is fixed in the experience of forced migration and dispersion may, to a certain extent, influence transnational diasporic activities, including remittances. The Hawala money transfer agency proved to be a highly contested topic surrounded by the politicized discourse about formality versus informality and legality versus illegality. Next, I explored the notions of negative capital and mobilisability of social ties with the aim to apply it to the empirical analysis that followed in *Chapter 3*.

The findings of my qualitative inquiry have been a continuous source of inspiration to me as they revealed a diverse array of meanings that Somalis attach to remittance practices. The practical motivations to remit can range from family and kin obligations, moral allegiance to the nation of Somalia as a whole, to politically-laden considerations. The findings showed that the individual perceptions of hawala remittance agency constitute a counter-narrative about its legality and its perceived superiority to other means of transferring money. The informants in my study reiterated

on many occasions the reliability of the agency and its status as an officially registered organization in Finland, which was accompanied by somewhat emotional claims that the said institution is a diligent taxpayer. The concepts of trust and clanship that frequently emerged in the interviews seem to be tightly coupled. It is for that reason that it has been at times challenging to discern whether it is an issue of trust or clan affiliation, or maybe both, that justifies the subjective reliability of hawala agency. Further research in this field could shed more light on the interplay of trust, clanship, and the counter-narrative about the legality of hawala operations. Notwithstanding this obvious ambiguity, I advocate in favour of thinking about the hawala agency as a network of trust and a manifestation of the social capital contained in transnational networks of hawala agents and their customers.

Furthermore, the phenomenon of clanship, which continues to be viewed upon as playing a decisive role in the everyday life of Somali diaspora, can act as a divisive force that shapes the highly fragmented nature of the Somali community. As some of my informants hold back from associating themselves with clanship, it appears that clan networks have evolved into an elusive construction that some, but not all, Somalis chose to rely on. Diversity within the seemingly heterogeneous diaspora, including the highly divergent views of its members on the causes and meaning of the conflict in Somalia, materializes itself in the conflicting interests of decision-takers in Somalia. Individual and community remittances are, therefore, regarded by some of my informants as politically-laden transactions that reflect the aforementioned interests. As all of my interviewees wish to see Somali diaspora united rather than fragmented, the ever existing clan-based political divisions were often referred to as a source of strong personal discontent. In order to balance the negative views regarding the politicized nature of the transnational economic activities of the diaspora, I drew particular attention to the positive accounts of remittances as catalysts of the increasing economic wellbeing and, in the long run, the political stability of the Somali state. By means of illustration, the housing projects carried out by Somali diaspora in the comparatively peaceful areas of Somalia were articulated by my informants as a positive sign and commitment of diaspora people to their homeland.

Due to the fact that, from my viewpoint, remittance behaviour is crucial to the understanding of how transformation of different types of capital occurs, I attempted to investigate what is the possible rationale for remitters to engage in transnational economic activities. Tellingly, family values and sensitiveness towards the needs of

one's family act as an important source of social capital in Somali diaspora, which, in consequence, shapes remittance patterns. The bounded solidarity that expresses itself in the collective identity of Somalis is yet another critical factor. Even though instrumental motives, such as expected reciprocity, were alluded to by only one of my informants, by and large, the collected interview material indicates that the altruistic motives for remitting constitute the main source of social capital.

A somewhat unexpected finding was the perceived gendered nature of remittance practices. The conjecture that Somali women are seen as better remitters than Somali men constitutes a further personal discovery of mine that echoes with the results of other studies on Somali remittances. The discourse about women as active actors in transnational support systems seems to be quite widespread in the diaspora circles. While, according to available statistics, men prevail in remittances to Somalia, the perceived 'feminization' of remittances appears to occur in relative rather than absolute terms. The growing participation of women in remittances suggests a gradual but decisive change of the 'minority' status of women in the traditional Somali society.

Indisputably, social capital is a multifaceted notion. With the purpose of revealing the negative consequences of social capital, the possible unfavourable aspects of social capital as well as the concept of mobilisability of social ties were incorporated into the research design. Negative social capital in Somali diaspora was verbalized in terms of exclusion of the outsiders and excess claims on group members, which combined constitute two out of four markers of the negative social capital that were pinpointed in the theoretical part of this thesis. The exclusionary and discriminatory nature of clanship is considered to be a negative force that fuels conflicts and facilitates the internal fragmentation of diaspora. However, as put by one of my discussants, it is the badly integrated Somalis who wish to see the clan network as a social space with distinct boundaries that the outsiders are not allowed to cross. Excessive claims on group members, understood in terms of claims on the money of Somalis living in Western countries, turned to be an additional point in the discourse. Some informants experience constant demands on the part of their relatives to send money, which is almost unanimously viewed as a source of major pressure. A seemingly popular belief that, after having moved to the West, one, by default, turns into a rich person was mentioned as the prime cause of the unjustifiable excessive claims on one's income.

The exploration of the topic of transnational capabilities or, in other words, the argument of the (un)willingness to engage in transnational economic activities,

confirmed my belief that conceiving of social capital as a universal source of benefits might lead to the oversimplification of truly complex social relations. Moreover, it may deprive the concept of social capital of its analytical power. Generation differences were mentioned as a strong determinant of transnational capabilities. One of the participants of this study, a female in her mid thirties who belongs to the first generation of Somalis residing in Finland, mentioned that money might convey different meaning for older and younger Somalis. She sees the money that she earns as not fully belonging to her but rather as a common property of her transnational family. The younger generation of Somalis, on the other hand, are believed to have developed a contrasting attitude towards money. Even the unearned pocket money that is given by their parents is seen in terms of 'my own resources'. Both the closeness to the family and the (dis)identification with Somali diaspora seem to constitute yet another two factors that shape the transnational capabilities of my interviewees. The subjective feeling that being part of the Somali diaspora entails being a party to numerous problems seems to trigger the emotional response of non-engagement in diasporic affairs. This section is concluded with the claim that, perhaps, only the 'mobilisable' social ties can be enacted in the process of social capital reproduction through remittances.

It should be additionally noted that the findings of the study cannot be generalized to the wider Somali community in Finland or, by extension, to the global Somali diaspora due to the relative scarcity of the interview material, which is comprised of only ten semi-structured interviews, two of which were conducted with experts. Notwithstanding the shortcomings, the findings constitute a valuable insight into the individual experiences regarding the social relations behind remittance practices.

To conclude, I attempt to identify the possible implications that this study holds for future research in this area. It has to be borne in mind that a number of questions on the sidelines of this thesis have been left unanswered, for example: What is the nature of the relationship between trust and clanship in the discourse about hawala remittance agency? In what ways are the altruistic/ instrumental remittance motives embedded in the local context of the country of immigration? What are other possible altruistic and instrumental reasons for remitting apart from those already mentioned? Can negative capital be conceived of as driving 'forced transnationalism' and what particular effect does it have on the wellbeing of remitters?

4.2. Future theoretical implications

Having finished the empirical part of this thesis, I started contemplating the implications that my findings could possibly hold for the further development of the theory of social capital and refugee remittances *per se*. In view of the aforesaid deliberations, firstly, I suggest paying more attention to gender and ethnicity as indispensable factors in social capital reproduction. Gender, ethnicity, and class are all believed to be the main determinants of the symbolic and material stratification of a given society (Anthias, 2001). They affect the way how resources are distributed in societal structures. Additionally, the social relations that surround these aspects shape people's identities and attitudes (Ibid.). If added to the conceptualization of social capital reproduction, the above-mentioned elements of social stratification could help us understand a great deal of social relations that relate to remittances, as opposed to the situation in which only social class is taken into the account.

A further issue that warrants consideration is the nature of differences between refugee and labour migrant remittances. As suggested by Lindley (2007), the patterns of remittances sent by refugee and labour migrants vary to a large extent. It is commonly assumed that the main markers of refugee remittances include, among others, the existence of an external trigger that compels one to start remitting, the varying geography of remittances, and the stability of remittance flows that persists at times of economic crises (ibid). As suggested in *Chapter 2*, it might also be a certain *diasporic consciousness*, or even *double consciousness* (Dayal, 1996), that is, the orientation of diaspora towards both the country of immigration and the country or origin, that makes the difference. The common experiences of adversities before and after forced migration seem to lend more meaning to the joint community activities that are directed towards the homeland, remittances being a case in point. However, in my judgement, this explanation is far from being a complete account of the distinction between the two categories. Therefore, further analytical fine-tuning of the boundary between refugee and labour remittances is much required.

Apart from the need for a clearer differentiation between refugee and labour remittances, gendering remittances may constitute a further subject matter worth exploring. As claimed by Vullnetari and King (2011, p. 39), remittances and the 'gender question' have rarely been researched in conjunction with each other. It is therefore argued in this study that taking into the consideration the gendered power relations in

both the countries of immigration and at the origin as well as expanding the notion of remittances to account for social and technological remittances could serve the purpose of developing the academic body of knowledge about the remittances-gender nexus (Ibid.).

With regard to the methodological considerations, further exploration of the qualitative toolkit pertaining to the research on social capital is needed. While, in this thesis, I employed the method of semi-structured interviews as the primary medium for investigating the articulations of social capital reproduction through remittances, other methodological tools, such as, for instance, multi-sited fieldwork, could be brought into the play so as to better understand the patterns of remittances. If the study was designed to take place in more than one location, the findings might have revealed some other features of social relations underlining remittances, which have not been discussed in this thesis.

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APPENDIX I: SEMI-STRUCTURED INTERVIEW GUIDE

1. Regular interview guide

Main questions	Additional questions
<p><u>Background information</u></p> <p>Education and occupation.</p> <p>When did you first come to Finland?</p> <p>In what status? (asylum seeker/family reunification programme)</p>	<p>How old were you when you entered Finland?</p> <p>From which part of Somalia are you originally?</p>
<p><u>Contextual factors</u></p> <p>Can you please describe your life in Finland?</p> <p>How did adaptation to the new life in Finland go for you?</p> <p>What did you experience as particularly difficult/easy?</p>	<p>When you were/are experiencing difficulties here in Finland, whom did/do you turn to for support and advice?</p>
<p><u>Diaspora</u></p> <p>Please describe your relationships with other Somalis living in Finland?</p> <p>Do you travel to Somalia often?</p> <p>Are you a member of any Somali association(s) or NGO(s)?</p> <p>Could you, please, explain what clan system means to you/your relatives, acquaintances?</p> <p>How important is it for you to keep in touch with your relatives and friends living in Somalia as well as in other countries?</p> <p>Would you consider coming back to Somalia, in case the situation there improves?</p>	<p>How did you get to know your Somali-Finnish friends?</p> <p>Do you miss your previous life in Somalia?</p> <p>How would you describe your status in the Somali diaspora?</p> <p>What are your responsibilities in your capacity of ____ in this NGO/association?</p> <p>Is, in your opinion, clan system relevant in the realities of the Finnish society?</p> <p>Could you please describe the position of women in Somali community?</p>
<p><u>Remittances</u></p> <p>Do you send remittances to Somalia?</p>	<p>Why do you trust hawala money transfer agency? Could you, please,</p>

<p>How do you decide when and whom you send money to?</p> <p>When you send remittances to Somalia, the services of what money transfer agency do you use?</p> <p>How would you describe hawala agency, particularly, how hawala agents execute money transfers?</p>	<p>give me some examples?</p> <p>In what situation clan divisions in Somali diaspora can affect the way how people send remittances?</p>
<p><u>Social capital</u></p> <p>What does the support of your relatives/friends mean to you?</p> <p>What would be your reaction if you learn that someone (a Somali) needs help/financial support?</p> <p>What role does trust mean in your life?</p> <p>Why do you send remittances to Somalia?</p> <p>What would you do if someone who you know from Somalia suddenly calls and asks to urgently send money?</p> <p>Are there any downsides of being a supporter of your family?</p>	<p>If you are a member of a clan network what does it entail in terms of possible benefits?</p> <p>If you do not remit money yourself, are you aware of any difficulties that your friends/relatives are perhaps experiencing with their role of a provider for the family?</p>
<p><u>Conclusion of an interview</u></p> <p>Would you like to add anything else to what we have discussed already?</p>	<p>Is there perhaps anything important left that I haven't asked?</p>

2. Expert interview guide

Questions

- What is the area of your responsibilities as an expert in multicultural affairs?
- Where, in your opinion, do most difficulties with Somali refugees' adjustment to the life in Finland lie?
- What role do remittances play in lives of Somalis living in Finland?
- Why, in your opinion, do Somalis engage in long-lasting relationships of support and dependency with their relatives and kin members?
- How do you see these support-relationships affecting both parties (a sender and a receiver of remittances)?
- How would you describe the relationship between gender and remittances?
- Do you agree with the opinion that remittances is like a glue that holds Somali families together? If yes/no, than why?
- How, in your opinion, are gender relations changing in the Somali community?
- Would you describe the Somali diaspora in Finland as united or, rather, fragmented, and why?
- What is your general opinion about Somali associations and NGOs based in Finland? Are they always willing to cooperate with one another? Is there an umbrella organization that coordinates their activities?
- How does Somali clan membership, in your knowledge, affect one's decisions?
- Does clan network still hold any value for Somalis living in Finland?
- Do you think that clan networks of Somalis living in Finland can be considered as a source of social capital?
- Is there anything else that you would like to add to our discussion?